

WHAT IS FINANCIAL LITERACY?

The ability to understand and make informed decisions regarding your money

HOW TO AVOID DEBT

- Create a budget
- Live within your means
- Seek scholarships and grants and apply for Financial Aid
- Work part-time to help cover costs of school and living expenses

TIPS FOR MANAGING MONEY

- Track expenses-track income and expenses
- Plan for emergencies
- Use your student discounts where you can
- Prepare own meals instead of eating out
- Open a savings account and deposit money often

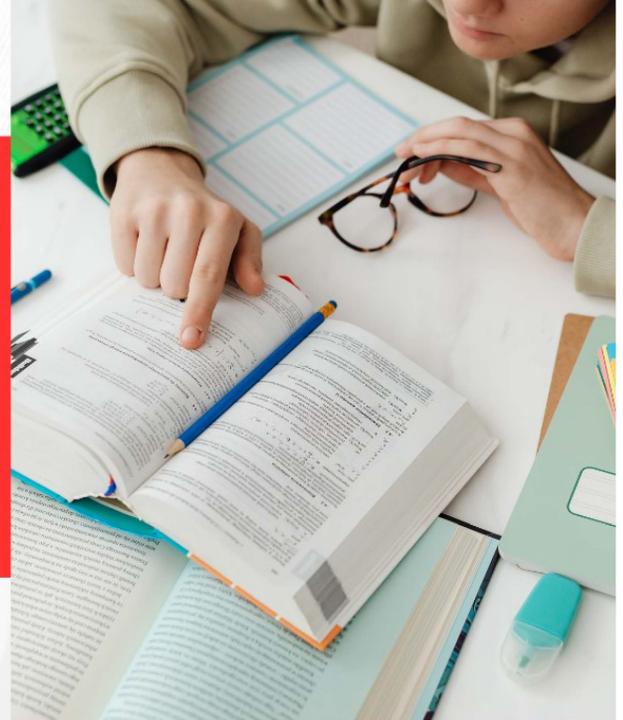
HOW TO BUILD CREDIT

- Apply for student credit card if you have a means of paying off balance each month
- Become an authorized user on a family members credit card or debit card
- Monitor credit score regularly to keep track of your progress

BENEFITS OF FINANCIAL LITERACY

1. Make better financial decisions
2. Effectively manage your money
3. Better equipped to reach financial goals
4. Less financial stress
5. Preparedness for emergency

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AT A GLANCE

CHALLENGES

- Not earning enough or receiving enough funds to cover expenses

BENEFITS

- Financial Literacy can help reduce poverty and get you on the right track to financial success!



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