



College financial survival checklist

CREDIT CARDS

- " Talk with your parents about expectations/responsibilities with credit.
- " Research multiple cards and their terms to choose the best card for you (see cardratings.com for APRs/fees).
- " Write "See Photo ID" on back to prevent identity theft.
- " Only use for emergencies or planned purchases and pay off in full monthly.
- " Keep track of all your purchases.
- " Review your free credit report at annualcreditreport.com.

FINANCIAL GOALS

- " Make "S.M.A.R.T." financial goals (see goals form at k-state.edu/pfc).
- " Create a plan along the way (before graduation) on how you will repay debt.
- " Assess your progress.
- " Always pay all bills on time.
- " Meet with your academic advisor to plan your future course work.

FURTHER ASSISTANCE

- " Talk with your parents when issues arise.
- " Know K-State resources: Student Financial Assistance, Cashier, Academic Assistance.
- " Visit Career and Employment Services when looking for a job.
- " For free financial planning help, visit Powercat Financial Counseling today!

Six tips for graduating with money:

1

Start with a budget.

Let us help prepare a budget for you each semester, much like an academic advisor does with your class schedule.

2

Pay yourself first.

The more saving you do now, the more you will have to invest in the future.

3

Know the new credit card rules.

Credit card requirements have changed. Keep up to date and informed.

4

If you do get a credit card...

Make timely payments and stay under 30 percent of your credit card limit to keep a good credit score.

5

Avoid payday loans.

These often cause us to pay way too much in interest and annual fees.

6

Choose your job.

Look at careers and potential income/benefits when choosing a job.

Students have enough to worry about with schoolwork, jobs and a social life.

Let Powercat Financial Counseling help ease your concerns about financial issues.

We can help you with **budgeting, credit usage, savings, debt management, identity theft, student loan advice, and dealing with expenses during and after college.**



Contact information

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KANSAS STATE
UNIVERSITY



Powercat™
pfc
Financial
Counseling

**FREE financial advice
For K-State students
By K-State students**

www.k-state.edu/pfc

Powercat Financial Counseling



About us

The purpose of Powercat Financial Counseling is to provide K-State students with the financial knowledge needed to achieve financial success both now and in the future.

The services of this center are free for students and provided through individual counseling as well as educational workshops for student groups, classes and organizations.

Our services

Powercat Financial Counseling provides **free** information and education to K-State students seeking help with financial issues like budgeting, understanding credit, debt management, student loan advice, and much more.

Please contact us if:

- You would like to schedule an individual counseling session.
- Your student group, class or organization would like a financial workshop.
- You're interested in assisting other students through our peer counseling program.
- You have any questions about the programs and services we offer.

Check us out online

If you're a distance student or can't make it into the office, we offer online financial counseling as well.

Visit our website at k-state.edu/pfc for more information and helpful financial tools and resources.

SALT

Powercat Financial Counseling has teamed up with the nonprofit SALT to give you free access to this financial resource.

Register at k-state.edu/salt to:

- Get help with student loans.
- Score a scholarship, internship or job.
- Snag money-saving deals.
- Take control of your money



We can help you:

- Obtain and review your credit report.
- Determine short- and long-term financial goals.
- Prepare a budget to help control your spending.
- Organize your finances.
- Explore the importance and use of credit.
- Analyze your options for loan consolidation and repayment.
- Review your employee benefit options.
- Obtain education on identity theft.



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Get organized

- " Purchase organizational supplies: folders, labels, planner.
- " Understand all terms, fees and penalties of bank and checking accounts.
- " Create a secure filing system for personal financial documents.
- " Get a shredder to destroy documents with personal information.
- " Ensure money-related information is sent to one address (statements, bills, etc.).
- " Keep a planner with reminder of due dates for tuition, housing, bills, course refunds, etc.

Create budget/savings plan

- " Create a personalized budget (see budget forms at k-state.edu/pfc).
- " Set up checking and/or savings accounts.
- " Identify priorities for your money for the semester.
- " Keep track of your spending and your debit transactions.
- " Review your budget and assess progress weekly/monthly.
- " Modify your budget if necessary.
- " Shop smart: choose used/rented books, use student ID for discounts.
- " Work toward keeping 5-10 percent of annual income to set aside for emergency savings.