

Student Loans

- Student Loan Types (defined on Financial Aid website); <https://studentaid.gov/>
- Repayment Options
 - Understanding Loans: <https://www.ecmc.org/borrowers/understand-your-loans.html>
- Check Federal Loan Balance: <https://nslds.ed.gov/npas/index.htm>
- Student Loan Forgiveness: <https://studentaid.gov/manage-loans/forgiveness-cancellation>
 - **FEDERAL STUDENT AID VIDEO SERIES:**
 - Student Loan Repayment Options: <https://www.youtube.com/watch?v=Nqs0CvY-Pml&list=PL5C43A3FD801FDF45&index=4>
 - Responsible Borrowing: <https://www.youtube.com/watch?v=mTHtn0FRMWw&list=PL5C43A3FD801FDF45&index=5>
 - Repayment: What To Expect: <https://www.youtube.com/watch?v=oJHySMdXjxE&list=PL5C43A3FD801FDF45&index=6>
 - How to Manage Your Student Loans: <https://www.youtube.com/watch?v=flG4gFliZzU&list=PL5C43A3FD801FDF45&index=7>

Credit Management

- Credit Reports
 - What is a credit card? <https://www.nerdwallet.com/article/credit-cards/credit-cards-101>
 - What is a credit report?(Consumer Finance Gov) <https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-report-en-309/>
 - Who collects and reports credit information? (USA GOV) <https://www.usa.gov/credit-reports#item-213816>
 - Where do credit bureaus get their information?
 - How long does information remain on your credit report?
 - Who is allowed to see my credit report?
 - Where to obtain a free credit report?
 - www.annualcreditreport.com
 - www.creditkarma.com
- Credit Score
 - What is a credit score?
 - **MYFICO VIDEO SERIES:**
 - YouTube Video (What is a FICO Score; myFICO): <https://www.youtube.com/watch?v=LPR5I99tVE8>
 - YouTube Video (What goes into FICO Scores): <https://www.youtube.com/watch?v=d5K98YiJJfk>
 - YouTube Video (How to Reach Your Credit Goals): <https://www.youtube.com/watch?v=yknEUBAOjRk>
 - **YNAB VIDEO SERIES:**
 - How FICO Works: <https://www.youtube.com/watch?v=tWtsjngq6mw>
 - How do I establish credit?
 - How do I maintain a good credit score?
- Credit Resources:
 - www.myfico.com
 - www.transunion.com

Debt Management

- Repayment Methods: Snowball Method vs. Debt Stacking
 - BOA Video: Bank of America: Strategies for Debt Payoff): <https://www.youtube.com/watch?v=O3FRc9USz8g>
 - YNAB Video Series
 - YNAB: (Debt Pay Down Plan): <https://www.youtube.com/watch?v=3rhKd3vmPpM>
 - YNAB: (Learn How To Pay Off Debt in 2021): <https://www.youtube.com/watch?v=DAjqPzGMY1Q>
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- Debt Management Resources
 - www.youneedabudget.com
 - www.debt.org
 - www.teachmefinance.com
 - www.studentaid.gov

Personal Budgeting

- Budgeting Resources
 - www.youneedabudget.com
- Highlight Content from YNAB
- We really want to capitalize on our partnership here, so using their tools and resources is ideal!
- YNAB Budget Video: <https://www.youtube.com/watch?v=9bQDoy5nNxQ>
- ***YNAB Four Rules Video Series: https://www.youtube.com/playlist?list=PLq0_N-XtI2yAudHY3nFJXnqyminY7vD9w

Savings

- YNAB Savings Video: <https://www.youtube.com/watch?v=2PSJlyBTvIo>
- The 50 Best Ways To Save Money In College And Live On A Tight Budget: <https://thecollegeinvestor.com/22453/save-money-in-college/#tab-con-21>

PDF Resources:

- 40 Money Management Tips for College Students
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University Websites:

UNC Charlotte: <https://manageyourmoney.uncc.edu/>

Virginia Tech: <https://hokiewellness.vt.edu/students/financial-wellness-resources.html>

William & Mary: <https://www.wm.edu/admission/financialaid/FinLit/index.php>

Gardner Webb: <https://gardner-webb.edu/admissions-aid/financial-aid/>

James Madison University: <https://www.jmu.edu/financialaid/financial-literacy.shtml>

Winthrop Comparison Universities

University of North Georgia: <https://ung.edu/student-money-management-center/resources.php>

Coastal Carolina: <https://www.coastal.edu/financialaid/otherfinancialaidinformation/financialliteracy/>

Radford University: <https://www.radford.edu/content/financial-aid/home/aid-application/financial-literacy.html>

Tennessee Tech: <https://www.tntech.edu/library/financial-literacy.php>

Longwood University (CFR): <https://cfr.longwood.edu/resources/>

Kennesaw State University: <https://financialaid.kennesaw.edu/financial-aid-guides/money-loan-management.php>