
TURNING LITERACY INTO SUCCESS WHY FINANCIAL LITERACY MATTERS

How you can turn simple literacy into lasting success.
Why many students will benefit from a financial literacy course.



OVERVIEW

- What is Financial Literacy?
- A Students Perspective
- The Course
 - Beginning expectations opposed to ending results (students walk away with the unexpected)
 - Challenges
- The impact on Financial/College Choices
- Financial Literacy Programs
- Story Telling
- Resources



SO WHAT EXACTLY IS FINANCIAL
LITERACY?



FINANCIAL LITERACY IS....

Wikipedia Definition

Financial Literacy is the possession of the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.

Professional Definition

Financial literacy is the education and understanding of various financial areas including topics related to managing personal finance, money and investing.

Our Definition

Financial Literacy is a universal set of knowledge that people sometimes don't understand at a young age. Many times because they don't think it applies to them. Financial Literacy is more than understanding investing lingo, but more about understanding what choices today impact tomorrow.



A STUDENT'S PERSPECTIVE

- How I learned about this course
- My expectations for Financial Literacy
- Opportunities that came about for me
- How it pushed me to be a better student



WHY I CHOSE FINANCIAL LITERACY AND WHY MANY STUDENTS MAY NOT

For me...

- A friend
- It was conveniently 1 credit
- It was my first year and I needed knowledge

Why students may not..

- Don't know meaning of financial literacy
- Not generally required
- There is not much awareness

My Expectations	What I Learned
Gain more financial knowledge	Save, Save, Save...Right now.
Understand good money choices	Preparing for Retirement Early
Learn how to invest/save better	Understanding a Financial “emergency”
Quick and easy course	Start little to achieve BIG

OUTCOME FOR A STUDENT

- Gain better skills
- Learn about job opportunities
- Great opportunity to network
- Passing the word along!
- Better prepared for the future
- Understanding the meaning of an “Education that Pays”

FINANCIAL COLLEGE CHOICES

Educating Yourself on Financial Aid- Brings better opportunities and makes students better prepared

Good examples would be:

- Year round financial aid/part time
- 2+2/ School Partnerships /4+1
- Federal Work Study Positions
- Scholarships

FINANCIAL LITERACY PROGRAMS

- Financial Literacy Course requirements
 - Freshman Seminar
 - Credit Course
- Outside Speakers
 - Food
 - Extra Credit
- College classroom opportunities
- High School opportunities
- Student Club/College Departments
- Student Programs through outside agencies/lenders

STUDENT SUCCESS STORIES

The Role you Play

- My classroom experience
- Student relationships
- Empowerment/Opportunities

IMPORTANT RESOURCES

<https://collegecost.ed.gov>

<https://collegescorecard.ed.gov>

<http://www.mysmartborrowing.org/#intro>

<https://www.mymoney.gov/Pages/default.aspx>

<https://pacareerzone.org>

<https://www.themissingsemester.com/>

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