

Financial Education @ USF

Bull2Bull

Spring 2015 Newsletter

March 2015

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Faith Yarde
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An Exciting First Year!

Financial Education @USF has had a great first year! Over 800 of your fellow Bulls attended our seminars to learn how to manage their money, 214 students visited our office for a one on one counseling session, and 250 attended our student loan repayment seminars and learned how to successfully repay their student loans! Our Bull2Bull peer financial educators presented to 5,000 students at new student orientations. We hope you will be a part of our initiatives as we continue to expand our services!

Financial Education@USF is a comprehensive program designed to:

- Educate students on budgeting, identifying needs vs. wants;
- Educate students on borrowing wisely for their educational expenses;
- Educate students on basic financial planning and the need to identify short-term and long-term financial goals;
- Assist students in identifying their spending habits and the impact on their goals;
- Provide guidance to students with challenging financial situations;
- Assist students in understanding the role of credit and how to use it effectively;
- Provide guidance to students in the development of action plans to achieve educational goals through financial goals; and
- Provide students with guidance in the event of a personal financial emergency.



Back (L to R): Dameion Lovett, Aisha Warner, Faith Yarde, James Wilson
Front (L to R): Jaclyn Bertrand, Heide Wisby, Apoorva Sehgal, Caleb Nazar, Maurice Brewton, and Shane Mangold. Not pictured: Sue Carter.

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Events

We Can Help You Become Financially Successful!

The Bull2Bull peer educators facilitate educational sessions designed to introduce students to the concept of understanding needs vs. wants and how to live like a college student.

Our “Beyond the Bull” series teaches students how to manage their personal finances. Students are also introduced to the fine art of couponing and looking for the best deals on consumer goods, entertainment and all other things college students encounter on a daily basis that cost money.

Check out our remaining Spring 2015 Events on page 4 and see what we have to offer. We'd love to see you there & you may win \$\$\$ for attending!



Maurice Brewton welcoming new students to USF and Bull2Bull.

One-On-One Sessions

Students may visit the office for one-on-one counseling sessions. These sessions allow students to speak privately with our “Bull2Bull” peer educators who assist with the development of budgets and basic financial aid information while providing their peers personalized guidance within a safe, confidential environment.



B2B Peer Financial Educator Faith Yarde in a confidential counseling session.

Do You Know How to Protect Your Credit & Identity?

These seminars provide students the basic information about credit, credit scores and general debt management. Come to a session or visit our office for a personalized appointment!

Like Free Stuff?

Visit us at Patio Tuesday, the first Tuesday of every month at the MSC Amphitheater, 11AM-1PM.

Visit us at Bull Market every Wednesday at the MSC Courtyard, 11AM-1PM.

Or...come into our office for a financial counseling session and get more SWAG and FREE FOOD!!!!



Schedule An Appointment!

If you need help managing your money, schedule an appointment to come in and see us using our online appointment scheduler. Currently, confidential appointments are on an in person basis or in select cases, over the phone.

Go to <http://www.usf.edu/financial-education/>, click the 'Contact Us' link, then click 'Schedule An Appointment'.

Pick your day, time and that's it!

Choose Your Appointment From The Following:

- \$ Satisfactory Academic Progress (SAP) Financial Counseling
- \$ Student Support Services Financial Counseling
- \$ Budgeting Assistance
- \$ Understanding Credit
- \$ Private Loan Counseling
- \$ Graduating Seniors: Preparing for Financial Life After Graduation
- \$ New Transfer Student: Ready to Borrow Your First Loan?
- \$ New Freshmen: Ready to Borrow Your First Loan?
- \$ Sophomores & Juniors: Understanding Your Loan Repayment Options
- \$ Graduating Seniors: Student Loan Exit Counseling
- \$ Recent Graduate: Detailed Loan Repayment Session

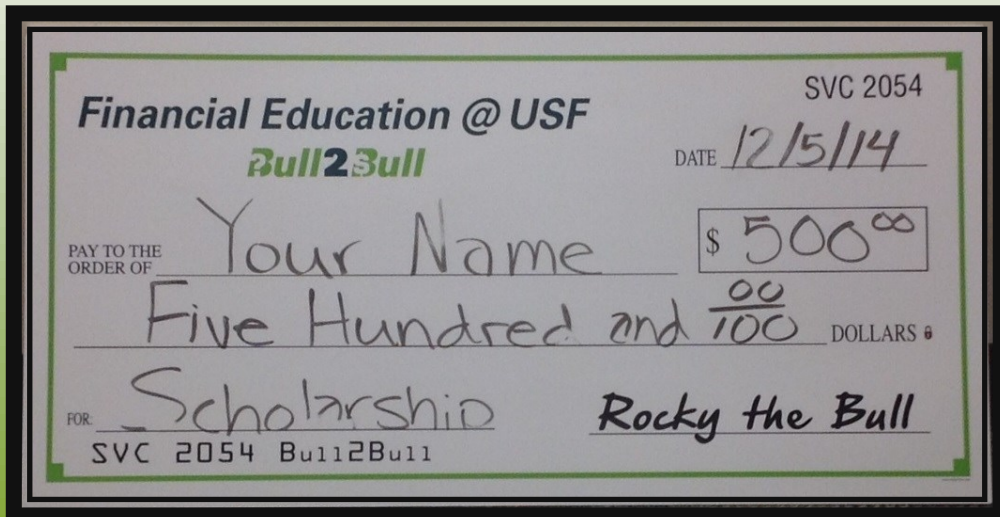


Will Your Name Be On The Next Big Check?

Would you like to **WIN \$500**?! Students who attend our seminars and workshops during each semester are entered into the scholarship drawing for their participation in our program events.

Will **\$500 toward repayment of your student loans** help get you off on the right foot financially after graduation? Attend one of our "Repay-A-Bull" Exit Student Loan seminars and you will be entered into the drawing to have a portion of your loans repaid.

Last year, we gave out \$3,500!! Check out our remaining Spring 2015 Events on the next page. Put it on your calendar now!



Be A Part of Our Remaining ‘Beyond The Bull’ Spring Events!

If you are unable to attend an event, schedule a one-on-one appointment based on your needs!

Preparing for Your Financial Life After Graduation

Learn how to tie up those loose financial ends before you leave campus. This is a two part session.

Target Audience: Students

Time: 1.5 hours

Learning Objectives: Attending this seminar will improve participants’ understanding of:

- Paying your bills without the assistance of financial aid (Part 1)
- Living within your means (Part 1)
- How to make your student loan repayment fit into your budget (Part 1)
- Using the student loan repayment estimator (Part 1)
- Preparing your résumé to enter the workforce (Part 2)
- Using paycheck calculators & understanding the “true value” of your salary (Part 2)



When:

Part 1: Tuesday, March 31—5:00pm - 7:00pm, Interdisciplinary Sciences building (ISA), 7th Floor

Part 2: Thursday, April 2—5:00pm – 7:00pm, Interdisciplinary Sciences building (ISA), 7th Floor

Repay-A-Bull: Student Loan Exit Counseling

Did you know that prior to graduation or leaving school, you are required by the federal government to complete student loan exit counseling if you have borrowed loans while in school? You must repay a student loan even if your financial circumstances become difficult. Come to this interactive session and learn how loan repayment works and how you can stay on track with your loan payments, successfully repay your debt and improve your credit score.

Target Audience: Students

Time: 1 hour

Learning Objectives: Attending this seminar will increase participants’ understanding of:

- Student loan repayment options
- The importance of keeping in contact with your loan servicer
- Loan delinquency
- Loan default and consequences

When:

Tuesday, March 24—3:30pm – 4:30pm, MSC 3707

Wednesday, April 1—3:00pm – 4:00pm, MSC 3707

Saturday, April 11—2:00pm - 3:00pm, Interdisciplinary Sciences building (ISA), 7th Floor

