

# Financial Education @ USF

## Bull2\$Bull

Fall 2013 Newsletter

December 2013

## The Financial Education Program Opens Its Doors!

Financial Education @USF (FIN-ED) officially opened to serve students in April 2013. Our mission is to help undergraduate students on the USF Tampa campus understand and actively practice the basic principles of economics, financial literacy, and personal financial management.

FIN-ED 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.

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Back (L to R): Tyler Schmidt, Shane Mangold, Philip Gelia. Row 2 (L to R): Sue Carter, Caleb Nazar, Eliana Lozano-Perez, Maurice Brewton. Front (L to R): James Wilson, Dameion Lovett, Martine Koné

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## One-On-One Budgeting Sessions

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



Shane Mangold, Maurice Brewton and Caleb Nazar talk with students in Argos housing.



Philip Gelia helps a student complete a personal budget.

## “Don’t Be Gulli-Bull: Save Your Refund Check” Seminars

The Bull2Bull peer advisors facilitate these sessions which are designed to introduce students to the concept of understanding needs vs. wants and how to live like a college student. Sessions have been conducted in residence halls and classrooms on campus.

Currently, these sessions are presented to primarily first year students in campus housing and those in University Experience courses. Building on the Financial Literacy 101 online module all first year students are required to complete before the first day of classes, this seminar provides students the opportunity to interact on a personal level and learn how the Bull2Bull students 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.

## “It’s Tackle-A-Bull” Credit Seminar

This seminar gives students the basic information about credit, credit scores and debt management. The initial offering was very popular with the students in attendance.

**Bull2Bull**  
Financial Education Program



Credit-wise students

## Our Staff

### **Dameion Lovett**

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### **Martine Koné**

Assistant Director  
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### **James Wilson**

Team Manager  
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### **Sue Carter**

Administrative Specialist

## Bull2Bull Peer Advisors

### **Tyler Schmidt**

*Graduate Asst.-Accounting*

### **Maurice Brewton**

*Sophomore-Psychology*

### **Philip Gelia**

*Sophomore-Accounting/  
Finance*

### **Eliana Lozano-Perez**

*Sophomore-BioMed Sciences/  
Leadership Studies*

### **Shane Mangold**

*Junior-Business/Finance*

### **Caleb Nazar**

*Sophomore-Pre-Med/Finance*

# Repay-A-Bull: Student Loan Exit Seminars



**Graduating Bulls learn how to repay their loans and get out of student loan debt!**

## **Successful Student Loan Repayment Begins Here!**

Student loans must be repaid with interest. These loans cannot be canceled if the student did not like the education they received, didn't get a job in their field of study or if they are having financial difficulties.

To help students navigate this process, FIN-ED began offering in person student loan exit counseling seminars to graduating seniors in April 2013. The purpose of these seminars is to provide graduating students with the necessary information to begin making student loan payments after graduation.

Understanding student loan repayment plans is essential in ensuring our students repay their student loans. Defaulted student loans have serious negative credit implications for students and also impacts USF's ability to provide financial aid funding for current students.

As a service to our students, FIN-ED keeps in contact with students who attend exit counseling sessions. After graduation, personalized communication is sent as recent graduates progress through the loan repayment process to ensure they are successfully managing their student loan payments.

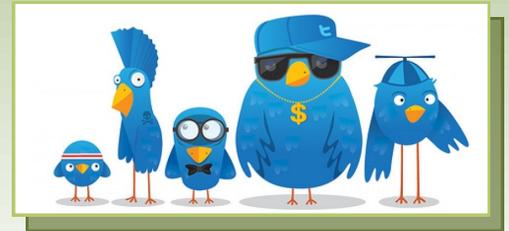


Follow Us on Twitter:

@Bull2BullUSF

Our Bull2Bull peer advisors and graduate assistant meet and greet all students who stop by our table at Bull Market each Wednesday during the semester.

Students receive information about the financial education program and cool tips on how to save money. Students also get to spin our Big Prize Wheel to win free food and FIN-ED Swag! (free stuff)—every college student’s favorite thing!



Like Us on Facebook:

Bull2BullUSF



### Our Students are “Responsi-Bull!”

Students who attended our seminars and workshops during the fall semester were entered into a drawing for their participation in our program events. Carly Earnest, a senior mass communications major received \$500 toward repayment of her student loans. Carly now has a great head start after her December 2013 graduation.

Taylor Sanchez, a sophomore majoring in political science, won a \$500 scholarship for the spring semester to help with his educational expenses. Both students are thrilled to have been a part of our mission to help students become financially responsible.

