



financial counseling

2012-13 Program Guide

Supported by:



University of Georgia Department of Housing and Consumer Economics

The Georgia Peer Financial Counseling Program: A model program for the nation that makes a real and important difference in the lives of Georgia's college students.

Contact Information

Brenda J. Cude, Ph. D., Statewide Coordinator
706-542-4857
FAX: 706-583-0313
bcude@uga.edu
Department of Housing and Consumer Economics
University of Georgia
Dawson Hall
Athens, GA 30602

Program materials available at <http://www.fcs.uga.edu/pfc>

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An Overview of the Georgia Peer Financial Counseling Program

- In the Peer Financial Counseling Program, college students teach other college students about financial management. The modules cover Budgeting, Credit and Debt, Savings and Investments, Identity Theft and Renters' Rights.
- Each module includes an instructor's guide, handouts and activities, PowerPoint with speaker's notes, and evaluation.

Program Organization



UGA Department of Housing and Consumer Economics

(Unit in the College of Family and Consumer Sciences)

- Updates content of modules annually; subject matter expert
- Updates program manual annually
- Provides technical support for training of staff coordinators and student coordinators
- Receives and responds to reports
- Receives and enters data from evaluations into database; prepares mid-year and year-end reports; sends reports to campuses and funding agencies

Your Campus Program

Staff Coordinator

- Prepares program description and budget
- Recruits, hires, and trains student coordinator
- Supervises student coordinator
- Final responsibility for coordinator's work
- Ensures that program reports and module evaluations are complete and submitted in a timely manner
- Trains/arranges for training of counselors
- Assists coordinator with ongoing support of counselors and recognition of their work
- Assists with training on other campuses as requested

Student Coordinator

- Recruits student counselors
- Trains/arranges for training of counselors, including counselors on other campuses as requested
- Markets program on campus; schedules presentations
- Compiles and transmits complete reports and module evaluations to UGA in a timely fashion

Student Counselors

- Market PFC on campus
- Participate in training as needed to be competent to teach
- Present PFC information on campus
- Compile evaluations from presentations and deliver to student coordinator

Greater Financial Knowledge Can Lead to....

- Improved academic performance, including more timely completion of degree
- A more positive college experience
- Better financial situation during and after college

The Georgia Peer Financial Counseling Program

Enhancing the Financial Future of College Students

What Is The Georgia Peer Financial Counseling (PFC) Program?

The goal of the Georgia PFC Program is to improve the financial knowledge of Georgia's college students. Here's how it works -- College students are trained to teach other college students using material prepared by and for Georgia college students.

What Is Required?

The Georgia PFC Program is a good choice for any college campus that wants to improve the financial knowledge of its students. It requires:

- An on-campus staff coordinator to recruit and work with a student coordinator to administer, deliver, and report on the program.
- An on-campus student coordinator to work with the staff coordinator to administer, deliver, and report on the program.
- A campus where students, faculty, and/or staff have an interest in improving students' financial knowledge by attending student presentations given by students on financial management topics.

What Resources Are Available To Georgia PFC Programs?

Several important resources are available to on-campus programs.

- Schools have access to high-quality, complete financial literacy educational programs written by college students for college students and specific to Georgia.
- Schools become part of a network of campuses that share a common goal -- improving the financial knowledge of their students -- and have access to other related resources.
- Schools receive year-end reports based on the module evaluations they submit that document the impact of their program. Many staff coordinators share these reports with campus administration.

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Getting Started

Assess the need on your campus. Students on every campus in Georgia need to improve their ability to manage their finances.

- The average student loan default rate in Georgia is higher than the national average.
- Two-thirds of undergraduates graduate with some type of debt; the average debt for Georgia college students is \$17,296 and increases every year.
- The average outstanding balance for undergraduates with credit card debt is \$3,173.
- Students who graduate from college with low credit scores have more difficulty than those with higher credit scores when they seek employment, housing, and insurance, regardless of their academic record.
- College graduates often are unprepared to make important decisions about finances in the first few months after graduation -- decisions that can have a huge impact on their financial futures.

What Resources Are Available On Your Campus?

There may be more people and organizations than you think who are interested in improving students' financial knowledge. The leadership for most of the Georgia PFC programs comes from Student Financial Aid, student affairs, or academic programs in economics, finance, or family and consumer economics or family sciences. However, there may be other partners on your campus. These partners may be co-sponsors of the program or help with marketing the program. Some ideas include:

- Academic Deans
- Admissions staff
- Student health services
- Career center
- Student business services
- Residence life
- Fraternities/Sororities
- Business schools
- Athletic organizations
- Parent associations
- Alumni associations
- Other college campuses (i.e., community colleges or satellite campuses)
- Campus military programs (i.e., ROTC)
- Peer mentoring programs

Student organizations may be important for marketing your program. For example, on many campuses student government is an important source of student counselors as well as programming opportunities. Another important resource on several campuses is Students in Free Enterprise (SIFE), a student organization with a personal finance component – visit www.sife.org to learn if there's a SIFE organization on your campus.

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In addition, on some campuses there is a Center on Economic Education. People associated with the Center may want to partner with your program. There's a list of centers on Georgia campuses in Appendix A.

What Resources Are Available In Your Community?

There are resources in your local community to whom you may refer students for more information. Credit and debt counseling agencies, such as the Consumer Credit Counseling Service, are one type of organization that might help. Even if there isn't one in your local community, they still may be able to work with students. They now do counseling by phone and online. The University of Georgia Cooperative Extension Service is another valuable resource. You'll find them listed in the phone book, usually in the county seat. If audiences contact you about the PFC program but they are not college students, please refer them elsewhere. If there are high schools in your community seeking materials to teach personal finance, the High School Financial Planning Program provides free instructor's manuals and student workbooks. Check out the website (<http://hsfpp.nefe.org>) or contact Brenda Cude for more information. Also, financial services professionals in your community (bankers, investment advisors, financial planners, etc.) will be glad to assist you. Any of these groups might provide training for your counselors, meet with them on an ongoing basis to give them more information, and help counselors to answer questions that may come up in presentations.

What Do You Need To Get Started?

Once you determine there is a need on your campus and an interest in meeting that need by providing a Peer Financial Counseling Program, here's what you need to do to get started.

- Decide who the staff coordinator(s) will be. Get internal approval from the coordinator(s)'s supervisor(s) for the coordinator(s) to spend time on the program. How much time the program takes depends on several factors, including the size of your campus and how much of the work a student coordinator will do. You might get a better idea by calling a staff coordinator at another college similar in size to yours.
- Describe what a Peer Financial Counseling program will look like on your campus. How will the staff coordinator(s) recruit a student coordinator? How will you recruit Peer Financial Counselors? Will this be part of a larger program or a student organization or a stand alone program? Which of the PFC modules will you plan to offer on your campus? How will you train the Peer Financial Counselors? Where might the Peer Financial Counselors make presentations on campus? You'll find a sample program description in Appendix C.
- Set up a budget for your program and identify your funding sources.

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Recognition of Student Counselors: The program is designed to be delivered by volunteers. Most campuses find that model works well, especially if they reward their volunteers with a meaningful experience, including training and recognition for their work. They should NOT be referred to as volunteers if they are paid.

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The Modules

There are six modules in the Georgia PFC Program:

- Making It On A College Budget
- Staying On Good Terms: Credit and Debt
- Staying On Top: Credit Reports and Scores
- Savings and Investments
- Get A Head Start: Lease Smart
- Identity Theft: How To Protect Yourself

Each module includes an instructor's guide, handouts and activities, a PowerPoint with speaker's notes, and a module evaluation. Each campus can choose whether to present all of the modules or some of them. A smaller campus may not have interest or counselors trained to present all of the modules.

All of the materials are available electronically to download from <http://www.fcs.uga.edu/pfc>. A list of the files is in Appendix B.

Important Note: If you participated in the program in the past, we've made several changes – we hope improvements – in the modules and evaluations. Please use these new versions; do NOT use the old Power Points, handouts, or evaluations.

All of the modules are generic and can be used on any campus. You are welcome to add information to make the module more specific to your campus. Specifically, we assume that you'll want to add the identity of your program to slides. In addition, on some slides, we've suggested in the speaker's notes that you add local information. Slides to check are:

- *Making it On a College Budget: The Basics*: Slides 1 and 20
- *Staying on Good Terms: Managing Credit and Debt*: Slides 1 and 24
- *Staying on Top: Credit Reports and Scores*: Slides 1 and 17
- *Savings and Investments*: Slides 1 and 25
- *Get a Head Start: Lease Smart*: Slides 1 and 14
- *Identity Theft: How to Protect Yourself*: Slides 1 and 20

The Armstrong Atlantic State University Peer Financial Counseling Program has translated three of the modules into Spanish. Contact Ellie Pelt (elinita.pelt@armstrong.edu)

The Staff Coordinator

The staff coordinator is very important in ensuring a successful PFC Program on your campus. Most of the work of the staff coordinator is administrative and occurs at the beginning of the program year. On some campuses, two people share the staff coordinator responsibilities.

The staff coordinator's responsibilities include:

- Securing the necessary campus support and approval for a PFC Program.
- Recruiting a student coordinator, arranging for the student coordinator to be compensated for work; training or arranging for the coordinator to be trained.
- Working with the student coordinator to recruit PFC counselors; setting up campus-level guidelines and procedures for counselors.
- Working with the student coordinator to train or arrange for training for the PFC counselors.
- Working with the student coordinator and PFC Counselors to market the program on campus.
- Making available resources needed to make presentations – a room with a computer and LCD projector or a laptop with a portable LCD projector – and incentives for participants – food, door prizes, etc.
- Requiring that the student coordinator and PFC Counselors collect module evaluations from each presentation.
- Submitting or ensuring that the student coordinator submits module evaluations, the mid-Fall Semester report, the mid-Spring Semester report, and the year-end report with complete information and on time.
- Communicating any program changes or issues to the Program Coordinator promptly.

The Student Coordinator

A GREAT Student Coordinator Is the Key!

Most campuses begin by recruiting a student coordinator, who then helps with recruitment of student counselors. On other campuses, the staff coordinator identifies the student coordinator from the pool of student counselors. Regardless of the approach, the student coordinator must be someone who is a very responsible, organized individual who can be trusted to successfully manage your PFC program. Most programs have one student coordinator; a few have two.

Hiring a good PFC coordinator is the first step to a successful program. This person will be responsible for the day-to-day operations of your PFC campus program as well as following up with students who volunteer as counselors. The student coordinator should commit to at least one year; on many campuses, the student coordinator holds that position for at least two years.

On many campuses, the student coordinator is paid on an hourly basis for about 10 hours a week. Other campuses pay the student coordinator a stipend each semester. Various resources can be made available to the coordinator to make their job easier. As well, Federal Work Study resources can be used to fund this position on your campus.

On the next page is a job description for your student coordinator position.

Student Coordinator Job Description

Job Title:

Student Coordinator, Peer Financial Counseling Program

General Responsibility:

To assist the staff coordinator in the administration of the Peer Financial Counseling Program.

Specific Responsibilities:

- Commit to at least one year of work coordinating PFC program.
- Work with staff coordinator to recruit student PFC counselors.
- Work with staff coordinator to train/arrange for training of counselors, including counselors on other campuses as requested.
- Serve as an advocate for the PFC program on campus.
- Be a PFC representative at student functions.
- Sign appropriate payroll forms and time sheets.
- Satisfactorily complete all training and attendance requirements.
- Maintain confidentiality of all student and family personal information that is available through the PFC program.
- Use specialized financial literacy knowledge gained in the PFC program where possible.
- Assist in the development of strategies to promote the program.
- Schedule and coordinate times, places, and counselors, as needed to conduct presentations.
- Supervise and assist counselors during the presentations until they have been certified.
- Make PFC presentations as needed.
- Perform all other necessary functions, as required, to assist in the effective operation and management of the PFC program.
- Compile list of all counselors who successfully completed the initial training and maintain for PFC certification process.
- Be sure that counselors complete module evaluations and cover sheet for each presentation, submit to Assistant Program Coordinator as soon as possible.
- Prepare and submit complete program reports to Program Coordinator on time.

The Peer Financial Counselors

Many different students may be interested in becoming a PFC Counselor for different reasons. Some may be interested because they have a good knowledge of one or more areas of personal finance. Others may be interested because they think personal finance is important but know they need to learn more. Some may be comfortable speaking to groups; others may volunteer because they want to improve in that area. Some combination of knowledge and presentation skills together with interest, belief that it's important to help college students learn more about personal finance, and enthusiasm for the PFC Program is the ideal formula for a PFC Counselor.

How many PFC Counselors do you need on your campus? That depends on the size of your campus and program. Smaller campuses typically have a student coordinator plus one to three counselors. Larger campuses have eight to twelve counselors or more. If you have more counselors than you need to make presentations, give them other assignments -- for example, to market the program or make available financial management information on campus informally.

How and Where to Recruit

The staff coordinator can use his/her office or organization to begin the process of coordinating the program, recruiting student counselors, and getting the word out. You can recruit student counselors through various sources and you will see how willing your students will join in this effort. That is why it is vitally important to recruit in as many places on campus as possible. The number of students to select depends on the size of your campus. The number of Peer Financial Counselors varies, from two to 27 in recent programs, but most programs have two to five counselors.

Below is a list of recommendations for recruitment:

- Address classes in Family and Consumer Sciences, Finance, and other related courses (pre-arranged with professors)
- Set up a table or booth at various resource fairs (student activities, housing, diversity), especially at the beginning of the year
- Set up a table or booth at job fairs
- Set up a booth or table at new student orientations
- Contact Peer Mentoring programs on campus
- Address staff meetings (housing coordinators, resident assistants)
- Write an article for the local or school newspaper article (mention the need for volunteers)
- Post flyers (bus, bulletin boards)
- Contact student organization leaders, including student government

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- Ask professors or administrators of a campus leadership or honors program to recommend volunteers
- Advertise in campus newspapers, websites, and other media
- On small campuses, send an e-mail to everyone
- Create a Facebook page

Another idea is to find out if there is a student organization on your campus that you could partner with. If not, perhaps you could start one! On at least two campuses in Georgia (the University of Georgia and Gainesville State), peer financial counselors are members of a student organization (Students in Free Enterprise) and the PFC Program is one activity of that organization.

We recommend that interested students complete a PFC Counselor Application (a sample is in Appendix D). Ideas for reviewing applications include:

- Accept applications from students with background or experience in areas such as finance, Family and Consumer Sciences, accounting or counseling
- Ask for at least one on-campus reference
- Thoroughly check on-campus references and follow up with applications in an interview

Training and Certification Process

All students should bring one thing to the program – a passion for helping others (as well as themselves) improve their financial management. It's up to us to help them with the rest – the presentation skills as well as the subject matter content in the modules.

Training the Student Coordinator

Start by training the student coordinator. The training guide (in Appendix E) is really a guide for a conversation between the staff coordinator and the student coordinator to agree about expectations. It's also a time to be sure the student coordinator understands his/her responsibility in meeting the program guidelines and the deadlines.

Training the PFC Counselors

The staff and student coordinators have responsibility for training the PFC Counselors. The training consists of three parts – an overall orientation to the program, including a discussion about the way the program will operate on your campus, subject matter content, and, finally, supervised experience presenting one or more modules.

Orientation

It's important to provide some structure for your PFC Counselors. Here are some decisions you need to make about your program and areas to cover in an orientation for counselors.

- Explain the program's philosophy that students will be more likely to learn the information if it is presented by other college students.
- Decide how you will make program materials available to PFC Counselors. Some programs give counselors a printed copy of the program materials. Others give students the URL (<http://www.fcs.uga.edu/pfc>) and require them to print a copy of the materials themselves.
- Explain the presentation resources available. For example, some programs have a laptop computer and projector available for presentations. You also might have other resources for presentations such as candy, drinks, pizza, or door prizes for participants or parking passes for presenters.
- How will you contact counselors about presentation opportunities? One suggestion is to ask all counselors to complete an information sheet with their contact information and class and work schedule. A sample is in Appendix D.
- Decide if your program will have a dress code. A sample dress code is in Appendix D. Some programs buy shirts for counselors and ask them to wear them with khakis or other business wear for presentations.

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- Explain the importance of respecting the privacy of participants in the PFC Program. Counselors should NOT repeat personal information from program participants. Some programs require counselors to sign an agreement that includes respecting the privacy of program participants. There's a sample in Appendix D.
- Decide what the expectations of your counselors will be. Some programs ask counselors to meet once a month. This is an opportunity for additional training as well as to create and sustain a sense of community among counselors.
- Explain the expectations for counselors to participate in training before presenting modules and the plans for training.
- Explain the importance of completing the module evaluations. Give each student a copy of the Module Evaluation Cover Sheet (in Appendix F). Decide how and where counselors will return the cover sheet and module evaluations to the staff/student coordinator and explain to PFC Counselors.

Content Training

Student presenters can't be expected to know everything about the content of all of the modules. They will learn more with each presentation they give. But you must expect PFC Counselors to be competent before presenting. The training requirements for PFC Counselors are:

- Phase I: Participate in content training for any modules the counselor wants to be qualified to teach.
- Phase II: Observe the modules the PFC Counselor wants to be certified to present as they are being presented by a staff coordinator, student coordinator, an experienced PFC Counselor, or another experienced teacher.
- Phase III: Satisfactorily present at least one module with a staff coordinator, student coordinator, or experienced PFC Counselor present.

Once a student has completed all three phases of training, s/he is then certified. Some programs give students a certificate; there's a sample in Appendix E. **Counselors should not present modules on their own until they have completed all three phases of the training.** Especially while a counselor is in training, ask an observer or some or all of the participants to complete a Counselor Performance Evaluation form (in Appendix E) that to give the presenter feedback. **Do NOT return these forms to the Program Coordinator.** In many programs, students present in teams, pairing an inexperienced and an experienced counselor.

Reviewing all of the concepts in all six modules could take hours. It's important, though, so you can and should expect the PFC Counselors to review some of the content on their own. There are outlines for training in Appendix E. Training doesn't have to happen all in one day or in one week. Also, each student doesn't have to be trained to teach every module -- just the ones s/he will be certified to present.

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If you need advice about subject matter training for counselors, contact the Program Coordinator (Brenda Cude). Some ideas for training include:

- Conduct training locally, using experienced counselors and on-campus and community experts
- Request training from a nearby experienced Peer Financial Counseling Program

There are outlines for training in Appendix E.

Marketing and Advertising

How you market your PFC program will directly affect the success of the program. On your college campus there are vast resources for “getting the word out.” By taking advantage of these resources, you will ensure that a majority of your student body will have the opportunity to attend one of your workshops.

Groups to which the Peer Financial Counseling Program has been presented include:

- Freshman orientations and seminars
- Programs targeting students at risk
- Residence halls
- Sororities and fraternities
- New student groups
- First-time borrowers
- Graduating seniors
- Student government
- Business and family and consumer sciences classes
- Honors student programs
- Student associations
- Athletes
- Military programs (i.e., ROTC)
- Study abroad program students
- Graduate students

Marketing Materials

There are many ways to market the PFC Program. Some ideas include:

Brochures – Contact Brenda Cude if you’d like help with a brochure to be used as a handout in your financial aid office, career center, or any other high-traffic area for students.

Bookmarks – This tool is helpful, as we know that all students must purchase books.

Flyers – Design creative and attractive flyers that will get the attention of your students. Post flyers anywhere students will see them, i.e., dormitories, classrooms, offices, student centers, campus transportation, food service facilities, the Bursar’s Office, the Career Center, and mailroom/boxes. (A sample flyer is in Appendix D.)

Business cards and other giveaways with PFC Program information – Several campuses use these. In addition on some campuses, all counselors wear shirts printed with the PFC logo, especially to make presentations.

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Marketing Methods

We have developed a comprehensive list of marketing resources/venues that will assist you in advertising the PFC program on your campus:

Campus/Student Newspaper – Most campuses have student newspapers that are written by and for students. This is one of the most popular forms of advertising that is sure to reach many students. Ask students in an advertising class to create an ad for you. However, you don't have to take out an ad. You could write letters to the editor that educate the readers *and* promote the PFC Program. There are sample letters written by the UGA PFC Program and published in the student newspaper in Appendix D.

Campus Radio/Television – If your campus has a radio or television station, this avenue can reach a group of students that may not otherwise learn about the program. One campus has been successful in getting its student coordinator on the campus radio station. Another campus made a video that was shown on the campus channel.

Bulletin Boards – Just about every building on campus has an informational bulletin board that posts announcements. This is an ideal place to start to place your flyers and materials on the program.

Web site/E-mail – Most schools have one or more websites. This is the prime opportunity to get the word out. Post information on the main website as well as on individual departmental web pages. You may want to consider creating a Peer Financial Counseling website at your school. Check out www.uga.edu/osfa/pfc for an example. Also, consider e-mailing clubs and organizations to request a time to address members at their regularly scheduled meetings. Create an e-mail address for your program such as pfc@school.edu. Or, perhaps a Facebook page will reach more students.

Student Activities -- This office can be a valuable resource to the program. This office will have names of all students, organizations and groups on campus. Monthly information could be mailed to each campus organization to advertise the program.

Campus Housing Department -- Usually this is the department that places residents and employs resident assistants. Generally, resident assistants/directors are required to provide activities for the dormitory residents. You could market this program as a great option to provide to the residents.

Faculty Offices -- Flyers and bookmarks can be placed in these offices. Many students make office appointments to visit their professors for various reasons and this will allow added visibility.

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Campus Bookstore/Library -- Bookmarks, posters, and flyers can be placed in this high-traffic area. Almost all students will visit the bookstore at some point or another and all students need books. What better way to advertise than with a bookmark placed in every book purchased at the bookstore? Using the library circulation desks also will ensure the use of this popular marketing tool. Have librarians use the bookmarks in all library books checked out by your students.

Incentives – Working closely with the Academic Department or professors directly pays off in insuring attendance. Encourage faculty support by explaining the need for the program and encouraging extra credit for students that attend presentations. Or ask professors for class time to make presentations.

Financial Aid Workshops – Most students in today’s times receive some sort of financial aid. Many workshops endorsed or given by the financial aid office are well attended and give great credibility to the program.

Orientations – Most colleges provide some type of orientation sessions for new students each year.

Fraternities/Sororities/Campus Clubs – Many students, both members and prospective members, participate in community service and social activities given by these organizations. These organizations are ideal when trying to reach students.

Word-of-Mouth – Use this type of advertising by encouraging the student coordinator, counselors, and program participants to "talk the program up" to professors and peers. Use quotes from past counselors to recruit new ones.

Freshman Classes and Activities – Most universities have freshman seminars and other classes and activities designed for first-year students.

Peer Mentoring Programs – An existing peer mentoring program might add content on financial management to their program.

Military Programs – Financial responsibility is grounds for discharge in all branches of the military. Students in military programs are great audiences.

Athletes – Many campuses have personal development programs for their athletes. The National Collegiate Athletic Association (NCAA) has a publication, “The Playbook for Life” on personal finance for athletes (available at playbook.thehartford.com/; there’s also a webinar on the site). The content of the publication is very compatible with the PFC material.

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Other ideas:

- Look for teachable moments. Tie financial education to back-to-school spending and the inevitable credit card marketing targeted to students at the beginning of the academic year. Other teachable moments include distribution of student financial aid, income tax filing, promotion of study abroad programs, and graduating seniors' job search.
- Use “co-branding.” Link financial education to other activities that are going on. Ideas include Financial Planning Week (the first week in October; sponsor – Financial Planning Association); National Credit Education Week (the third week in September; sponsor -- Association of Credit and Collection Professionals); Financial Aid Awareness Month (February); Financial Literacy Month (April; Congressional designation). Have your campus administrators declare a “Financial Fitness for Students” day, week or month on **your** campus and use that to market financial education.
- Link financial education to other on-campus events. Have a booth at Career Fairs to explain the link between one's credit history and employment. Attend on-campus events designed to recruit members for student organizations and promote financial education as a program area for those organizations. Seek opportunities to share information about your resources at events for freshmen (and their parents) -- for example, orientations and classes just for freshmen. Work with residence hall staff to promote your resources. Attend events promoting study-abroad programs. Secure the cooperation of the athletic programs on your campus; have a financial knowledge contest at halftime of a basketball game or during the seventh inning stretch at a baseball game. Tie financial education to mentoring or leadership programs.

On-Campus Events – Use events to promote your program. For example:

- Hold a Financial Literacy Trivia Night, where students answer questions related to the modules and win donated prizes.
- Hold a scavenger hunt, with items hidden on campus and brought to a central location to collect a prize. Relate the clues to the content of the modules.
- Work with the campus Career Center to teach PFC modules along with interviewing/resume writing classes. Promote the PFC Program at career fairs.
- Participate in Financial Aid Awareness Month, helping students fill out their FAFSAs on designated days and times.

Important Note:

It's important to recall that the Peer Financial Counseling Program is designed for *college students*—either those already on campus or incoming college students. While most of us could improve our financial management skills, there are other resources to reach other audiences.

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If there are high schools in your community seeking materials to teach personal finance, the High School Financial Planning Program provides free instructor's manuals and student workbooks. You'll find information about the program at <http://hsfpp.nefe.org/>. Contact Brenda Cude for more information.

Presentations

Scheduling Presentations

When a request is made for a presentation, make every effort to fulfill the needs of the requesting group or organization. Put the convenience of the participants first when you can. Schedule presentations according to the convenience of the participants, the availability of meeting areas and equipment, and the availability of counselors.

After you receive a request, notify counselors of the opportunity to present. Depending on counselor availability, you may ask for two counselors to go together. This allows the presentation to be more varied and gives one counselor a short break from doing all of the talking.

Equipment

The requesting group generally provides meeting areas and equipment. However, some groups may need assistance in securing adequate meeting facilities. The PFC presentations assume you will use Power Point. If a computer and projector are not available, you may want to consider using an overhead projector and transparencies. Procurement of a computer and projector or overhead should be the responsibility of the requesting group.

The staff coordinator/student coordinator should ask presenters what they need for the presentation and make every effort to assist them, especially inexperienced counselors. Decide how to manage duplication of handouts and module evaluations for presentations.

Make It Fun!

While we want participants to learn, it's also important to make it fun. Serve food (pizza works). Give away door prizes. Be sure presenters know these items are available to them.

Encourage presenters to do the recommended activities! It's important that they give participants a chance to share what they know and ask questions.

Evaluations and Reporting

Module Evaluations

Evaluations have been developed for each module of the PFC program to help you to analyze the effectiveness of the presentation of each module. It's very important that you ask students to complete the module evaluations.

However, we do NOT expect that every student who attends a PFC presentation will answer every question correctly. If the presenter wants to review the correct answers with the participants, s/he should do this *after* collecting the evaluations or admonish students NOT to change their answers during the review.

With prior permission, you may ADD questions to the module evaluations but you may not REMOVE any.

Please complete a cover sheet for each presentation (see Appendix F) and include that when you submit the evaluations to Brenda Cude. The cover sheet and module evaluations are in Appendix F.

Please be certain that you add the name of your institution to the evaluation forms. The simplest way is to do that **before** you copy them.

Note that modules can be adjusted for different lengths of presentations. **NOTE:** If the adjustment means that important information is left out of the presentation, students won't score as well on the knowledge and behavior change sections of the evaluation.

Module evaluations are due to Brenda Cude at the University of Georgia as soon as possible after they are collected but within a month of the program presentation. Evaluations received by December 7, 2012 for will be included in the fall report. Evaluations for ALL programs must be received by May 20, 2013.

The module evaluations are important to document what we're accomplishing.

Program Reports

Each program is expected to report to Brenda Cude **immediately** if there are any significant changes in your program, especially changes in the staff and/or student coordinators and/or their contact information.

Please e-mail reports to bcude@uga.edu. Send e-mail from a campus address. E-mail sent from other accounts (i.e., hotmail.com, yahoo.com) likely will be rejected as spam. Follow up if you do not receive a confirmation e-mail within a few days.

A mid-fall semester program evaluation is due October 26, 2012.

The year-end report is due May 20, 2013. The year-end report is a compilation of the two semester reports plus plans for the future.

The outlines for all three reports are in Appendix G. A Word file for each report can be downloaded from <http://www.fcs.uga.edu/pfc>

Note: The format of these reports was changed in 2008. Reports using the old format will be returned.

Program Background

Today's college students are bombarded with ads, commercials and mailings telling them that they need to spend money in order to be happy. At the same time many of them go to college very ill equipped to handle their finances. The Peer Financial Counseling Program (PFC) is designed to address this problem. PFC hopes to equip college students with a basic understanding of personal financial management to help meet life's challenges and opportunities, many of which touch upon the topic of money.

In October 1999 the Georgia Student Finance Commission (GSFC) received a grant to develop default reduction initiatives. The Executive Director of GSFC invited ideas to help students avoid defaulting on their student loans. The University of Georgia's (UGA) Office of Student Financial Aid proposed a peer counseling program and began working with Georgia Higher Education Assistance Corporation (GHEAC), the guarantor division of GSFC. At the same time, the University of Georgia's College of Family and Consumer Sciences was working with a group of students to develop a peer counselor program to help students to live on a budget. Through each of these entities, the PFC program was born.

From Summer 2003 through 2010, the Governor's Office of Consumer Affairs financially supported the program. That office has provided over \$100,000 in support of the program. In addition, the GSFC provided funding for the program; staff at the GSFC helped to identify colleges and universities for the Peer Financial Counseling Program and worked with staff to incorporate the program into their default aversion efforts.

All of the content of the PFC program was created by and for students on the premise that the best way to reach college students is using their peers to provide valuable information and experiences that they can relate to and that can be applied to their daily lives. With this aim in mind four lesson modules were developed that explore the critical issues of budgeting, saving and investing, credit, and student loans; the credit module was divided into two modules in 2006, bringing the total number of modules to five. Two modules were added in 2007-08. Delivery of the PFC program is primarily through student speakers to present lessons to classes, clubs, residence halls and other student organizations. In addition, web resources are included for each module.

Overall, evaluations of the program have been very positive. In the past six years, over 12,500 college students were taught using PFC module materials. The students generally agree that the workshop are very helpful and appreciate having a student presenter. The data collected from participating students on their knowledge and potential practice changes are further evidence of the positive impact of the program.

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

2012-13 Georgia Peer Financial Counseling Program Timeline

<i>Program Coordinator (UGA)</i>	<i>Your School</i>
June/July Assist staff coordinators as needed with preparing program descriptions	June/July Prepare program descriptions and budgets
Early August Add staff and student coordinators to PFC listserv	Early August Recruit student coordinator; send contact information to bcude@uga.edu With student coordinator make program design decisions
August/Early September Advise as needed with training of student coordinators and counselors	August/Early September Begin PFC marketing/recruitment of student counselors Train student coordinator and counselors Hold first meeting of student counselors (describe program and responsibility; complete and sign forms)
	By October Complete content training for all counselors
	By October 8 Complete first PFC presentation; send module evaluations with cover sheets to Brenda Cude
	October 26 Mid-semester program reports must be e-mailed by today to bcude@uga.edu
	December 7 Any remaining module evaluations must be mailed by today to Brenda Cude
January Brenda Cude uses evaluation data to prepare mid-year reports Mid- to late January Advise about training as requested	Early January Begin PFC marketing/recruitment Mid- to late January First meeting of new counselors for orientation and training
	By February 8 Complete first PFC presentation of the semester
	March Campus meeting of all counselors (discuss status of program and participation plans for next year) If student coordinator is <i>not</i> returning, recruit new coordinator
	April Year-end recognition for campus programs
May/June Prepare year-end reports using program reports and module evaluation	May 20 Submit remaining module evaluations to Brenda Cude Year-end reports must be e-mailed by today to bcude@uga.edu

Appendix A

Centers for Economic Education

Centers for Economic Education

The following university-based Centers for Economic Education serve as your local link to the state, national, and international network of economic educators. Contact the site nearest your school for assistance with curriculum development, access to instructional resources, and teacher workshops. Source:

http://www.gcee.org/resources/centers_for_economic_education.asp

Albany State University
Cynthia F. Bennett, Co-Director
Kathaleena Edward Monds, Co-Director
504 College Street
Albany, GA 31705
229 430-4786
Fax: 229 430-5119
cynthia.bennett@asurams.edu
kathaleena.monds@asurams.edu

Augusta State University
Marc Miller, Director
2500 Walton Way
Augusta, GA 30909
706-737-1418
Fax: 706 667-4587
mmiller@aug.edu

Berry College
Leslie Marlow, Director
P.O. Box 495019
2277 Martha Berry Highway
Mount Berry, GA 30149-5019
706 238-7889
Fax: 706 238-7857
lmarlow@berry.edu

Coastal Georgia Center - Armstrong
Atlantic State University
Jason Beck, Director
11935 Abercorn Street
Hawes Hall 208F
Savannah, GA 31419-1997
912 344-2536
Fax: 912 344-3485
jason.beck@armstrong.edu

Coastal Georgia Center - Savannah State
University
Position currently not filled

Columbus State University
Andres Jauregui, Director
Center on Economic Education
4225 University Avenue
Columbus, GA 31907-5645
706 507-8049
jauregui_andres@columbusstate.edu

Georgia College & State University
John R. Swinton, Director
School of Business
Milledgeville, GA 31061
478 445-2591
Fax: 478 445-1535
john.swinton@gcsu.edu

Georgia Southern University
Anthony Barilla, Director
School of Economic Development
P.O. Box 8152
Statesboro, GA 30460-8152
912 478-0894
barilla@georgiasouthern.edu

Georgia State University
Shelby D. Frost, Director
Center for Business & Economic
Education
P.O. Box 3992
Atlanta, GA 30303-3992
404 413-0155
sfrost@gsu.edu

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

Glen Blankenship, Associate Director
Georgia Council on Economic Education
P.O. Box 1619
Atlanta, GA 30301-1619
404 413-7821
Fax: 404 413-7827
gblankenship@gsu.edu

North Georgia College & State
University
John L. Scott, Director
100 College Avenue
Dahlonega, GA 30597
706 867-9051
Fax: 706 864-1607
JLSCOTT@northgeorgia.edu

University of Georgia
Brenda J. Cude, Director
527 Brooks Hall
Athens, GA 30602
706 542-4857
Fax: 706 583-0313
bcude@uga.edu
Cheryl Fields-Smith, Associate Director
629 Aderhold Hall
Athens, GA 30602-7177
706 542-4244
Fax: 706 542-4277
cfields@uga.edu

University of West Georgia
Leland Gustafson, Director
Richards College of Business
1601 Maple Street
Carrollton, GA 30118
678 839-4776
Fax: 678 839-5041
LVG55@yahoo.com

Judy D. Butler, Associate Director
College of Education
1601 Maple Street
Carrollton, GA 30118
678 839-6079
Fax: 678 839-6063
jbutler@westga.edu

Valdosta State University
Cindy Marcella Prater, Co-Director
Vesta R. Whisler, Co-Director
Adult & Career Education
1500 N. Patterson
Department of Adult & Career
Education
Valdosta, GA 31698-0080
Prater: 229 333-5635
Fax: 229 333-7167
mgprater@valdosta.edu
Whisler: 229 333-5654
vrwhisler@valdosta.edu

Appendix B: 2012-13 Georgia Peer Financial Counseling Program Resources

All files listed may be downloaded from <http://www.fcs.uga.edu/pfc>

<i>Making It On A College Budget</i>		
Document	File Name	Format
Making It On A College Budget: Introduction	Budget_Intro.pdf	PDF
Making It On A College Budget: Module Guide	Budget_ModuleGuide.pdf	PDF
Making It On A College Budget: Goals Handout	Budget_HO#1.pdf	PDF
Making It On A College Budget: Tracking Your Spending Handout	Budget_HO#2.pdf	PDF
Making It On A College Budget: Budget/Spending Plan Handout	Budget_HO#3.pdf	PDF
Making It On A College Budget: Spending Plan Handout	Budget_HO#4.pdf	PDF
Making It On A College Budget: Spending Plan Handout	Budget_HO#4.xls	Microsoft Excel
Making It On A College Budget: Sam's Spending Plan Handout	Budget_HO#5.pdf	PDF
Making It On A College Budget: Sam's Spending Plan Handout	Budget_HO#5.xls	Microsoft Excel
Making It On A College Budget: Money Management Options: 75 Ways to Save Money	Budget_HO#6.pdf	PDF
Making It On A College Budget: Julia's Financial Situation	Budget_HO#7.pdf	PDF
Making It On A College Budget: Web Resources Handout	Budget_HO#8.pdf	PDF
Making It On A College Budget: Workshop Evaluation	Budget_HO#9.pdf	PDF
Making It On A College Budget: Power Point	Budget.ppt	Microsoft Power Point
<i>Staying on Good Terms: Credit and Debt</i>		
Staying On Good Terms: Credit and Debt Introduction	Credit_Intro.pdf	PDF
Staying On Good Terms: Credit and Debt Module Guide	Credit_ModuleGuide.pdf	PDF

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

Staying On Good Terms: Credit and Debt Credit Terms Handout	Credit_HO#1.pdf	PDF
Staying On Good Terms: Credit and Debt Control Your Credit Card Debt Handout	Credit_HO#2.pdf	PDF
Staying On Good Terms: Credit and Debt Understanding Credit Card Terms Handout	Credit_HO#3.pdf	PDF
Staying On Good Terms: Credit Reports and Scores Overdraft Protection Handout for Counselors	Credit_HO#4.pdf	PDF
Staying On Good Terms: Credit and Debt Sample Credit Card Statement Handout	Credit_HO#5.pdf	PDF
Staying on Good Terms: Credit and Debt How Much Does That Latté Really Cost?	Credit_HO#6.pdf	PDF
Staying On Good Terms: Credit and Debt Stop And Think Stickers	Credit_HO#7.pdf	PDF
Staying On Good Terms: Credit and Debt Web Resources Handout	Credit_HO#8.pdf	PDF
Staying On Good Terms: Credit and Debt Evaluation	Credit_Evaluation_HO#9.pdf	PDF
Staying On Good Terms: Credit and Debt PowerPoint	Credit.ppt	Microsoft PowerPoint
Staying On Top: Credit Reports and Scores		
Staying On Top: Credit Reports and Scores Introduction	Credit Reports_Intro.pdf	PDF
Staying On Top: Credit Reports and Scores Module Guide	Credit Reports_Module Guide.pdf	PDF
Staying On Top: Credit Reports and Scores Sample Credit Report Handouts – Experian, Trans Union, and Equifax	Credit Reports_HO#1.pdf	PDF
Staying On Top: Credit Reports and Scores Credit Terms Handout	Credit Reports_HO#2.pdf	PDF
Staying On Top: Credit Reports and Scores Control Your Credit Card Debt Handout	Credit Reports_HO#3.pdf	PDF

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

Staying On Top: Credit Reports and Scores Consumer Rights to Specialty Credit/ Medical Insurance Reports Handout for Counselors	Credit Reports_HO#4.pdf	PDF
Staying On Top: Credit Reports and Scores Web Resources Handout	Credit Reports_HO#5	PDF
Staying On Top: Credit Reports and Scores Evaluation	Credit Reports_Evaluation_HO#6.pdf	PDF
Staying On Top: Credit Reports and Scores Power Point	Creditreports.ppt	Microsoft Power Point
<i>Savings and Investments</i>		
Savings and Investments Introduction	Savings_Intro.pdf	PDF
Savings and Investments Module Guide	Savings_ModuleGuide.pdf	PDF
Savings and Investments What's Your Savings IQ Quiz	Savings_HO#1.pdf	PDF
Savings and Investments Answers to What's Your Savings IQ Quiz	Savings_HO#2.pdf	PDF
Savings and Investments Glossary	Savings_HO#3.pdf	PDF
Savings and Investments: IRA Basics	Savings_HO#4.pdf	PDF
Savings and Investments Web Resources Handout	Savings_HO#5.pdf	PDF
Savings and Investments Workshop Evaluation	Savings_Evaluation_HO#6.pdf	PDF
Savings and Investments PowerPoint	Savings.ppt	Microsoft Power Point
<i>Identity Theft: How to Protect Yourself</i>		
Identity Theft: How to Protect Yourself Introduction	Identity Theft Intro.pdf	PDF
Identity Theft: How to Protect Yourself Module Guide	IDTheft_Module Guide.pdf	PDF
Identity Theft: How to Protect Yourself	IDTheft_HO#1.pdf	PDF
Identity Theft: How to Protect Yourself Web Resources	IDTheft_HO#2.pdf	PDF
Identity Theft: How to Protect Yourself Evaluation	IDTheft_Evaluation.pdf	PDF
Identity Theft: How to Protect Yourself Power Point	IDTheft.ppt	Microsoft Power Point

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

<i>Get A Head Start: Lease Smart</i>		
Get A Head Start: Lease Smart Introduction	HeadStart_Intro.pdf	PDF
Get A Head Start: Lease Smart Module Guide	HeadStart_ModuleGuide.pdf	PDF
Get A Head Start: Lease Smart: Lease Clauses	HeadStartHO#1.pdf	PDF
Get A Head Start: Lease Smart: Lease Clauses Deciphered	HeadStartHO#2.pdf	PDF
Get A Head Start: Lease Smart Leasing Glossary	HeadStartHO#3.pdf	PDF
Get A Head Start: Lease Smart Repair and Deduct in Georgia Leases Information For PFC Counselors	HeadStartHO#4.pdf	PDF
Get A Head Start: Lease Smart Module Evaluation	HeadStart_Evaluation#5.pdf	PDF
Get A Head Start: Lease Smart Power Point	HeadStart.ppt	Microsoft Power Point
Get A Head Start: Lease Smart – Lease Clauses Power Point	Lease Clauses.ppt	Microsoft Power Point
<i>Reporting Forms</i>		
Cover Sheet for Evaluations -- Completed by Counselor for Each Presentation	Cover_sheet_eval.pdf	PDF
Program Mid-Semester Evaluation Form	11midsemprogrep.doc	Microsoft Word
Year-End Report Form	11yearendrep.doc	Microsoft Word
Making It On A College Budget: Workshop Evaluation	Budget_HO#9.pdf	PDF
Staying On Good Terms: Credit and Debt Evaluation	Credit_Evaluation_HO#9.pdf	PDF
Staying On Top: Credit Reports and Scores Evaluation	Credit Reports_Evaluation_HO#6.pdf	PDF
Savings and Investments Workshop Evaluation	Savings_Evaluation_HO#6.pdf	PDF
Identity Theft: How to Protect Yourself Evaluation	IDTheft_Evaluation.pdf	PDF
Get A Head Start: Lease Smart Module Evaluation	HeadStart_Evaluation.pdf	PDF

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

<i>General Information</i>		
PFC Counselor Application	Counselorap.doc	Microsoft Word
PFC Counselor Information	Counselorinformationform.doc	Microsoft Word
Sample PFC Counselor Confidentiality Agreement	Confagreement.doc	Microsoft Word
Sample PFC Dress Code	Dresscode.doc	Microsoft Word
Counselor Program Evaluation Form	Counselorprogrameval.doc	Microsoft Word
Counselor Performance Evaluation Form	Counselorperfomanceeval.doc	Microsoft Word
PFC Certificate of Completion of Counselor Training	Trainingcertificate.doc	Microsoft Word
Sample Marketing Flyer	Marketingflyer.doc	Microsoft Word
2012-13 PFC Program Guide	Programguide1112.pdf	PDF
Program Description through May 31, 2013	Programdescription_budget.doc	Microsoft Word

Appendix C

PFC Program Description

Sample PFC Program Description

PFC Program Description

for (Name of Your University) Peer Financial Counseling Program Funding

Program Description: Type program description here. Answer the following questions:

- Who will the staff coordinator(s) be?
- Describe what a Peer Financial Counseling program will look like on your campus. How will the staff coordinator(s) recruit a student coordinator?
- How will you recruit Peer Financial Counselors?
- Will this be part of a larger program or a student organization or a stand alone program?
- Which of the PFC modules will you plan to offer on your campus?
- How will you train the Peer Financial Counselors?
- Where might the Peer Financial Counselors make presentations on campus?
- Who will be responsible for submitting reports and module evaluations?

Contact Information: Enter the information requested below:

Staff Coordinator: Name, address, phone (direct line), fax, e-mail address

Student Coordinator: Name, address, phone (direct line), fax, e-mail address

Although grant fund are no longer available to support the program, it's still a great idea to have a program budget. For that reason, sample budgets are included.

Proposed Budget and Justification

Budget Period: _____ through 5/31/13

Salary & Wages	
Fringe Benefits	
Materials & Supplies	
Publication/Printing Costs	
Other	
Total	

Budget Justification: Prepare a brief budget justification explaining how you estimated the cost for each item. Examples for various types of expenses in each category follow:

Salary and Wages: Number of hours, number of weeks, and hourly rate used to estimate wages for student coordinator.

Fringe Benefits: Fringe benefit rate to be applied to salary and wages

Materials & Supplies: Description of what and for what purpose; for example, shirts for counselors, business cards, marketing materials.

Publication/Printing Costs: For what purpose? How did you estimate costs?

Other: Food for semester-end events for counselors; for participants in PFC programs.

NOTE: Be certain that the individual who sets up the account on your campus knows that some expenditures will be for food. Food expenditures are not permitted from certain types of state accounts.

Sample Program Description

for ABC University Peer Financial Counseling Program Funding

ABC University (ABCU) will implement a Peer Financial Counseling Program designed to improve financial and debt management practices among our students. The students will be provided with information that will enhance their knowledge and skills to assist them with making more informed decisions that are related to various financial practices. To accomplish this goal, the staff coordinator will be Mary Money, Director of Financial Aid. At the onset of the program a student coordinator will be hired as the main coordinator of the Peer Financial Counseling Program. The student coordinator will be recruited through the student government organization. The student coordinator will be responsible for recruiting and supporting student volunteers, scheduling module presentations on ABCU's campus, evaluating module presentations and submitting those evaluations to the University of Georgia. The staff coordinator will train the student coordinator. The staff coordinator and the student counselors will travel to CBA University to be trained by their more experienced counselors. The Peer Financial Counseling Program will be a part of ABCU's Peer Mentoring Program, and that group will be a primary source for volunteers. Both the Student Coordinator and Student Volunteers will be responsible for marketing the Peer Financial Counseling Program to the ABCU community. All professors who teach freshman classes will be contacted as will the heads of the residence halls. The Student Coordinator also will be responsible for submitting two reports and the module evaluations to the University of Georgia.

Contact Information

Staff Coordinator: Mary Money, Main Hall, ABC University, Anywhere, GA 30000; 404.555.1202, fax 404.555.1200; mmoney@abc.edu

Student Coordinator: *To be hired by August 15, 2012; contact information will be sent to Brenda Cude at UGA as soon as student coordinator is hired.*

Sample Budget and Justification

Budget Period: 8/1/12 through 5/31/13

Salary & Wages	\$1,000
Materials & Supplies	\$600
Publication/Printing Costs	\$100
Other	\$100
Total	\$1,800

Budget Justification

Salary and Wages: \$500 per semester to student coordinator (\$8 per hr, 5 hours per 15 week semester)

Materials & Supplies: Shirts for counselors, business cards, supplies to market PFC, advertisement in school newspaper

Publication/Printing Costs: Costs to print handouts and evaluations for distribution at workshops at 4 cents per copy

Other: Food for semester-end events for counselors; for participants in PFC programs

Appendix D

Sample PFC Counselor Application

Sample PFC Counselor Agreement

Sample Peer Financial Counseling Program Dress Code

Sample Peer Financial Counselor Information Sheet

Sample Marketing Flyer

Sample Letters to the Editor of Student Newspaper

PFC Counselor Application

Name:

Last

First

Middle

Local Address:

Street

Apt # and/or P.O. Box #

City

State

Zip

Phone:

Cell Phone

E-mail:

Website:

Major:

Year in School 1st 2nd 3rd 4th

Number of hours available per week:

Experience in Campus and/or Community Activities:

Work Experience:

Job

Employer

Date

List your major skills, interests, and personal qualities:

Campus Reference Name:

Campus Phone:

E-mail Address:

Department:



Sample PFC Counselor Agreement

As a counselor with the Peer Financial Counseling program, I agree to conduct myself in a professional manner and agree to adhere to the attached dress code. After completion of training, I agree to present a minimum of [*three presentations or local condition*] er month when needed.

I am aware that I may be exposed to information concerning individuals that is of a personal and confidential nature. I agree that this information will be used only to conduct business for the Peer Financial Counseling Program and that I may not disclose this information to any third party.

Signature:

Printed Name:

Date:

Sample Peer Financial Counseling Program Dress Code

All attire should be clean, pressed, and free of holes or tears.

- No exposed midriffs or backs
- No sheer or revealing clothing
- No clothing that bears offensive wording or symbols
- Tank tops must have an over-shirt or jacket.
- Skirts, dresses, and shorts must be no shorter than 2 inches above the knee.

Initials

Sample Peer Financial Counselor Information Sheet

Name:

Last

First

M.I.

Campus/Local Address:

Street

City

Zip Code

Campus/Local Telephone Number/Cell Phone Number:

Email Address:

Website:

Class schedule, test dates, work schedule, and other dates not available to give presentations:

Contacts you have to promote the PFC Program on campus:

Don't Allow \$\$\$ to Control Your Moves



financial counseling

FROM ONE STUDENT TO ANOTHER

Empowering Each Other to Build Effective Financial Management Skills

Seminars available to your group, club, or organization

CALL TODAY for DETAILS!

Sample Letters to Editor of Student Newspaper

Don't become ID theft victim

On Monday, I received four identity theft emails in my UGAmal account. I have received fraudulent e-mails from Bank of America, Amazon and Capitol One, just to name a few. Last week, a student clicked the link and filled out the information. Within one day, someone had withdrawn \$680 from her checking account. That is not even the worst of it. Now, the thieves can set up credit accounts in her name and she might even have to get a new social security number. Please be aware you should never click the links on e-mails claiming they need to "update account information." If you are worried about your account, call the bank or credit card company to verify there is a problem with your account first. If your information has been taken fraudulently, flag your credit report with one of the three bureaus by calling 1-800-525-6285. You can learn how to recover from your identity theft by going to www.consumer.gov/idtheft. If you have questions about identity theft, contact the Peer Financial Counseling Program at pfc@uga.edu.

**Meg Shepard
Junior, Roswell
Business-Management**

Free information on ID theft protection

As the Staff Coordinator of the University of Georgia's Peer Financial Counseling program, I read with great interest your recent article regarding Social Security numbers and identity theft. Thus, I thought it might be helpful to let you know that currently one of our student counselors is developing a presentation that addresses the problem of identity theft. If any student group or organization would like for us to give a presentation to their members about identity theft, please contact us at pfc@uga.edu or visit our web site at www.uga.edu/osfa/pfc. We also give seminars in such subject matter as budgeting, credit and debt, savings and investing and student loans.

**MANDY BRANCH-FRIAR
Peer Financial Counseling, HOPE Teacher/HOPE
Promise Counselor**

Free credit counseling for students

This is in response to Jessica Levine's opinion article "Free comes with strings attached." Free sub! Free smoothie! Free pizza! My freshman year I was naive. I signed up for five credit cards and in return have terrible credit!

Tuesday from 5 to 6 p.m., come hear a free seminar about Credit Reports and Scores in the Creswell Lobby. If you really want free pizza, Peer Financial

THE GEORGIA PEER FINANCIAL COUNSELING PROGRAM

Counseling will give you free pizza and gift certificates for attending the seminar. Talk about no strings attached.

Peer Financial Counseling offers presentations aimed to help students better understand their personal finances, including credit reports and scores, budgeting, credit and debt, student loans, savings and investing. Request a presentation on our website at: www.uga.edu/osfa/pfc.

Come to Creswell next Tuesday night and learn about your credit report. We will explain what is in your credit report and how to get yours free.

MEG SHEPARD
Junior, Roswell
Management

(99 students attended the event this letter refers to.)

Appendix E

Training Student Coordinators and PFC Counselors

Outline to Train PFC Student Coordinator

Outline to Train PFC Student Coordinator

- I. The Student Coordinator
 - A. The Heart of the Program: You must believe that students will be better off with the information in the PFC Program and that students are the best ones to deliver that information.
 - B. The Manager of the Program: You need good management skills to do the required tasks in a timely fashion.
 - C. The Leader: The other student counselors will look to you.
 - D. You do NOT have to be the most knowledgeable among your group about financial management. You can recruit student counselors for their knowledge.

- II. Your Work Expectations
 - A. How many hours will you work and when? (locally determined)
 - B. Will you have a desk and if so, where will it be? (locally determined)
 - C. How much, when, and how will you be paid? (locally determined)
 - D. What resources are available to you? (locally determined; ask about e-mail address, phone number; review budget with staff coordinator)
 - E. Review position description (p. 10 of *2012-13 PFC Program Guide*)
 - F. Discuss with the staff coordinator the importance of maintaining the confidentiality of the information you acquire in the program; discuss a confidentiality agreement (see Appendix D), prepare and sign
 - G. Work with staff coordinator to prepare a counselor information sheet, dress code, and other guidelines for counselors. (See Appendix D.)

- III. Recruiting student volunteers (see ideas on p. 11 of *2012-13 PFC Program Guide*): discuss number needed with staff coordinator

- IV. Plan and deliver content training for PFC counselors
 - A. Initial training (outlines are in Appendix E)
 - B. Ongoing training (monthly luncheons with speakers, special programs for counselors, regular meetings to discuss what counselors have learned, etc.)

- V. Marketing the PFC Program on your campus (see ideas on pp. 16-17 of *2012-13 PFC Program Guide*)

- VI. Scheduling presentations
 - A. See ideas on p. 21 of *2012-13 PFC Program Guide*
 - B. When possible, schedule *two* presenters for each meeting.

- VII. Resources available to support the program
 - A. See ideas on pp. 3-4 of *2012-13 PFC Program Guide*
 - B. Discuss with staff coordinator

- VIII. **Reporting – A major responsibility of the student coordinator**
 - A. Program description and contact information. Ask the staff coordinator if s/he has prepared this. The contact information is used to add people to the PFC listserv, a great source of support and information. E-mail Dr. Cude (bcude@uga.edu) if contact information changes.

- B. Mid-semester program reports due October 26 (See Appendix G); file is available to download at <http://www.fcs.uga.edu/pfc>
 - C. Module evaluations:
 - 1. Be sure all module evaluations have the name of your university on them *before* duplicating; if you forget, write the name on each evaluation before submitting.
 - 2. Be sure all presenters have copies of the appropriate module evaluation to hand out at presentations and the cover sheet to complete for each presentation (the cover sheet is in Appendix F and available at <http://www.fcs.uga.edu/pfc>).
 - 3. Collect evaluations from presenters and mail promptly (for fall semester by December 7 and for spring semester by May 20) to Brenda Cude. Evaluations will **not** be returned but we will compile a report based on your evaluations and send that to you.
 - 4. Year-end report (see Appendix G) due by May 20, 2013.
- IX. Have fun!

Counselor Training Outlines

Orientation

Follow the outline on page 13 of this manual to describe the decisions you've made about your program.

Content Training: Phase I (8.5 hours for all seven modules – not including breaks – Don't do this in one session!)

- I. Discuss effective presentations
 - A. Demonstrate the value of the content of the module; the presenter's enthusiasm for the material will be contagious!
 - B. Explain clearly your goals for the presentation
 - C. Engage the participants. Ask for discussion and give participants time to respond. Reward those who participate -- with a "prize" (candy, for example) or a positive response. Use the group activities and/or new ones.
 - D. Prepare! Know the content and plan your time well.
 - E. Present in teams. Audiences appreciate the different approaches, knowledge, and experiences represented by two presenters. And, it doubles the odds that one of you will know the answer to questions.
 - F. Have fun! Make the learning environment non-threatening. Play music before the session starts. Get participants out from behind desks if possible. Have food or drinks. Have a sense of humor!
- II. Present one of the modules, modeling an effective presentation style and emphasizing engaging the participants.
- III. Review the format of each module: Introduction, Module Guide with activities, Handouts, PowerPoints with speaker notes, and Module Evaluation. Remind PFC Counselors of the importance of completing the module evaluations and the procedure for getting those to the staff/student coordinator.
- IV. Review the content of the modules in which the counselors will be certified. (See following pages). For each module, review the knowledge and behavior change questions in the module evaluation. Discuss what we're trying to accomplish by presenting the module.
 - A. Review content of Making it on A College Budget module (one hour – You'll need less time for the module presented in II above.)
 - B. Review content of Credit modules (one and one-half hour)
 - C. Review content of Savings and Investments module (one hour)
 - D. Review content of Get A Head Start: Lease Smart module (one hour)
 - E. Review content of Identity Theft module (one hour)
- V. Questions
- VI. Discuss module evaluation; stress the importance of completing module evaluations at each presentation and completing and attaching the cover sheet before submitting evaluations; explain procedure

The time required for training can be reduced if counselors review the content prior to training or have experience with the modules.

After you have completed the group training, counselors can continue to extend their knowledge by:

- Reviewing one or more of the Web resources for each module; several include online tutorials. Highly recommended are the CNN Money modules (<http://www.money.cnn.com/magazines/moneymag/money101>).
- Reading on their own. One recommended resource is Forgue and Garman's *Personal Finance Handbook: A Guide to Securing Your Financial Future* (Houghton Mifflin Company). Five current popular personal finance books are:

Dayton, Howard. 2006. *Your Money Map: A Proven 7-Step Guide to True Financial Freedom*. Chicago: Moody Publishing. 243 pages. \$13.59 new; \$10.49 used. Crown MoneyMap.org accompanies the book. This book emphasizes attitudes and behaviors following Christian teachings.

Fisher, Sarah Young and Susan Shelly. 2009. *The Complete Idiot's Guide to Personal Finance in Your 20s and 30s* (4th ed.). New York: Penguin Group. \$12.89 new; \$6.30 used. A straightforward guide that covers most of the topics in the course. Emphasis is on knowledge. Each chapter includes sidebars that list common money mistakes, define terms, provide more information, and offer tips.

Kobliner, Beth. 2009. *Get a Financial Life: Personal Finance In Your Twenties and Thirties*. New York: Fireside. 375 pages (paperback). \$10.88 new; \$9.07 used. A very current book with an emphasis on knowledge by an author who is herself under age 30. The information is described by one reviewer as "neatly summarized."

Orman, Suze. 2007. *The Money Book for the Young, Fabulous, and Broke*. Riverhead Trade. 400 pages (paperback). \$10.88 new; \$7.01 used. From Amazon.com: "*The Money Book for the Young, Fabulous & Broke* is financial expert Suze Orman's answer to a generation's cry for help. An Emmy-award winner, Orman is the author of four consecutive *New York Times*® bestsellers, [*The 9 Steps to Financial Freedom*](#), [*The Courage to Be Rich*](#), [*The Road to Wealth*](#), and [*The Laws of Money, the Lessons of Life*](#). *The Money Book* was aimed specifically at "Generation Broke"--those in their twenties and thirties who are working yet buried in credit card debt and student loans. It addresses the specific financial reality that young people face today, and offers a set of real, not impossible, solutions to the problems at hand and the problems ahead." A section of suzeorman.com parallels the book, offering resources, including an Action Planner.

Ramsey, Dave. 2009. *The Total Money Makeover: A Proven Plan for Financial Fitness*. Nashville, TN: Nelson Books. 240 pages. \$16.49 new; \$12.49 used.

- Using the resources from an online personal finance course. Several are available to anyone (called “open courseware”) including: UC Irvine’s Fundamentals of Personal Finance (<http://ocw.uci.edu/courses/course.aspx?id=12>) and Family Finance at Utah State University (http://ocw.usu.edu/Family_Consumer_Human_Development/Family_Finance).
- Below are a few other links to personal finance courses. All are free but only Rhode Island and Practical Money Skills for Life include information specifically for college students. Some require registration. Several of these are referred to throughout the modules.
 - [FDIC – Money Smart](http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html) (<http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>)
 - [Freddie Mac – Credit Smart](http://freddiemac.com/creditsmart/) (<http://freddiemac.com/creditsmart/>)
 - [Money 4 Living](http://www.money-4-living.com/) (<http://www.money-4-living.com/>)
 - [Money SKILL](http://www.moneyskill.org/) (<http://www.moneyskill.org/>)
 - [NEFE – High School Financial Planning Program](http://hsfpp.nefe.org/home/) (<http://hsfpp.nefe.org/home/>)
 - [Rhode Island Center for Personal Financial Education – Credit 101](http://www.uri.edu/hss/hdf/fined/) (<http://www.uri.edu/hss/hdf/fined/> -- content designed for college students)
 - [Rutgers – Investing for your Future](http://www.investing.rutgers.edu/) (<http://www.investing.rutgers.edu/>)
 - [Smart Money – Investing 101](http://www.smartmoney.com/university/Investing101/) (<http://www.smartmoney.com/university/Investing101/>)
 - [Spend 2 Success](http://www.spend2success.com/) (<http://www.spend2success.com/>)
 - [Visa – Practical Money Skills for Life](http://www.practicalmoneyskills.com/english/at_school/trainingcamp/) (http://www.practicalmoneyskills.com/english/at_school/trainingcamp/; includes a section designed for college students)

Although it doesn’t offer a curriculum, 360 Degrees of Financial Literacy (<http://www.360financialliteracy.org/>) is a great comprehensive site for information.

Podcasts of the FDIC Money Smart content are available at <http://www.fdic.gov/consumers/consumer/moneysmart/audio/index.html>.

Content Training: Phase II

Counselors observe the modules for which they want to be certified to present as they are being presented by a Staff Coordinator, Student Coordinator, a certified PFC counselor, or a local subject matter expert.

Content Training: Phase III

- A. Counselors present at least one module, with a Staff Coordinator or Student Coordinator present. The observer may choose to use the Counselor Performance Evaluation form (in Appendix G) to provide feedback to the counselor in training.
- B. Once training is complete, counselors receive an official certificate (see sample in Appendix G) and are now ready to present. We recommend that counselors with less experience present with more experienced counselors for a time.

Ongoing Training

- A. Extend the knowledge of the counselors by bringing in speakers on related topics for a periodic informal meeting
- B. Use the Counselor Program Evaluation form (in Appendix D) to monitor areas in which PFC Counselors need or want additional training.

Making It on a College Budget A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide the audience with the foundation needed to get their finances in order. We suggest that you ask student counselors to track their spending for about a week **before** the training.

Major Concepts:

- Needs vs. Wants
 - Needs are the necessities for daily living. These include housing, food, and clothing.
 - Wants are the things that we desire and things that will make life more enjoyable. We can survive without our wants.
- Goal Setting
 - The things we want to accomplish. This module focuses on financial goals. Short-term goals are goals we hope to accomplish within the next six month. Intermediate goals are goals we wish to accomplish in six months to a year. Long-term goals take more than a year to accomplish.
 - To figure the monthly amount needed to save for a specific goal, divide the cost of the goal by the number of months you have to save for the goal.
- Tracking Income & Expenses
 - Tracking income and expenses is the first step to creating a budget/spending plan. This requires writing down all of the money you receive as income and spend on expenses. This also includes the money your parents spend on things for you, such as tuition or room and board. Treat the money your parents spend as income when preparing a budget. Also consider money from grants, scholarships, and loans to be income.
- Creating Spending Plans
 - Spending plans/budgets are difficult and take time. They need to be flexible so that if you find you spend more or less for a given category, you can change your budget. Also, each person will have their own categories because everyone has expenses unique to them. Your budget will come directly from the tracking income and expenses activity. Students must be shown the process of creating a budget. Many won't understand how to create and use a budget unless you show them how to set one up.
- Monitoring Spending Plans
 - Each month you will want to fill in your actual expenditures and compare those to your budgeted/planned expenditures. Again, if you find you need to make changes, it is okay to make changes. That is the beauty of creating your own budget; it is personalized and flexible.

Recommended Readings/Activities to Prepare to Teach:

- Actually do all of the recommended activities in the module.
- Review the answers to the Knowledge questions on the module evaluation.
- Needs vs. Wants:
 - *Worksheet:* Help Minnesota Save –“Wants vs. Needs” found at http://www.wttw.com/res/pdf/MoneySavvy_2007_wksht_GottaGauge.pdf

- Goal Setting:
 - *Reading:* Practical Money Skills – Live Within Your Means found at <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/means.php>
 - *Reading:* Money 101 – Setting Priorities found at <http://money.cnn.com/magazines/moneymag/money101/lesson1/>
- Tracking Income & Expenses:
 - *Activity:* Track your expenses for a week or two using HO #2
- Creating Spending Plans:
 - *Reading:* Practical Money Skills – Budgeting found at <http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/>
 - *Reading:* The 50/30/20 Budget Fix found at <http://articles.moneycentral.msn.com/CollegeAndFamily/MoneyInYour20s/HowToBuildYourFirstBudget.aspx>
 - *Activity:* CNN Money – Making a Budget found at (<http://money.cnn.com/magazines/moneymag/money101/lesson2/>). Also, create your own budget so you can teach from experience.
- Monitoring Spending Plans:
 - *Activity:* Keep up with your own budget for at least a semester. Make changes as necessary.

Remember, the web resources in HO #8 are other great sources of information.

Make It Fun: Show “How to Live on A Budget” at You Tube and the Saturday Night Live skit “Don’t Buy Stuff You Can’t Afford” available at YouTube.com.

Prepared by Amanda Upchurch, June 2006; updated by Brenda Cude, August 2011.

Staying On Good Terms: Credit & Debt A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide the audience with fundamental information about credit and debt. This module discusses the different types of credit and debt and tips for successfully managing credit and debt. We suggest you ask student counselors to bring to the training information about the terms of their own credit cards and/or credit card offers they've received.

Below you will find summary information about each of the major concepts presented in the module. You also will find recommended readings and activities if you wish to learn more about a particular concept.

Major Concepts:

- Types of credit – Credit can be open ended or closed ended
 - Open ended credit means that credit is extended on a continuous basis. There is no need to reapply each time you need to use the credit. One type of open ended credit is revolving credit – a credit card, for example. Utility bills are known as short-term open ended credit.
 - Closed ended credit is extended on a one time basis after making an application for the credit. There are specific repayment terms and a specific amount is loaned. A car loan is an example.
- Advantages and disadvantages of credit
 - Advantages include purchasing now and paying later, establishing a credit history, and being able to handle financial emergencies. When used appropriately, credit can make life easier and less stressful.
 - Disadvantages include paying interest on purchases thus making the purchase more expensive, dealing with additional fees, being vulnerable to fraud, and possible overspending.
- Credit myths and mistakes
 - There are many common misconceptions about credit. Please see the recommended reading on common credit myths.
 - Mistakes include overspending with credit cards, holding too many credit cards, not knowing enough about interest rates, not knowing which card to pay off first, and not paying attention to fees and small print.
- Management suggestions
 - There are many suggestions for effectively managing credit. These include paying balances on all cards on time, restraining from impulse buying, knowing your ability to pay off credit cards, and knowing how to deal with lost cards or fraud.
 - All credit cards are not the same. Use HO#3 to learn to compare credit card offers.
 - Paying more than the minimum payment (even if it's only one dollar more) is worthwhile.
- Credit trouble
 - Many people get into trouble with credit. If you find yourself in trouble with credit you should try to talk to your creditors. Also, you will need to think about your spending habits and maybe create a spending plan. If you are really struggling with credit trouble, credit counselors, such as Consumer Credit Counseling Services, may be the best way to seek help.

- The Credit Card Accountability, Responsibility, and Disclosure (The CARD) Act of 2009 created many changes in the way credit cards are marketed and information is provided. It also gave consumers new rights. The Federal Reserve Board has a great site summarizing these changes – check it out at <http://www.federalreserve.gov/creditcard/>

Recommended Readings to Prepare to Teach:

- Practical Money Skills Credit Cards
<http://www.practicalmoneyskills.com/personalfinance/creditdebt/cards/>
- Young Money Credit Basis – Articles of Interest
http://www.youngmoney.com/credit_debt/credit_basics
- Legislation Limiting Credit Cards
http://www.youngmoney.com/credit_debt/credit_basics/Legislation-limiting-credit-card-companies
- CredAbility <http://www.cccsatl.org>
- 10 Credit Myths
http://www.debtsmart.com/pages/article_10_credit_myths_030423357.html
- CNN Money 101 Controlling Debt
<http://money.cnn.com/magazines/moneymag/money101/lesson9/>

Activities to Prepare to Teach:

- Actually do all the recommended activities in the module.
- Review the Knowledge questions on the module evaluation.
- Review the terms of your own credit cards. If you don't understand something, call the credit card company and ask.
- Collect credit card offers from campus (posted to bulletin boards, sent via e-mail, etc.) and those that come to you and your friends. What are the terms?
- Learn what the policy is about marketing credit cards on your campus.
- Talk with a local credit counselor or financial services professional about the problems they have seen related to using credit cards in college.

Remember, the web resources in HO #8 are other great sources of information.

For Fun: Check out the YouTube video – *Will It Blend? Credit Cards*.

Prepared by Amanda Upchurch, June 2006; updated by Brenda Cude, August 2011.

Staying on Top: Credit Reports & Scores A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide information about credit reports and scores. The module discusses components of a credit report, the relationship between one's credit report and credit score, and how credit scores affect opportunities for employment and other aspects of life. We suggest you ask counselors to visit <http://www.annualcreditreport.com> and request at least one credit report before the training.

Below you will find information about each of the major concepts in the module. You also will find recommended readings and activities to learn more about the concepts.

Major Concepts:

- Contents of a credit report. A credit report can contain five types of information.
 - Personal identification information: Your name, address, date of birth, Social Security Number, and employment.
 - Public record information: Bankruptcies, foreclosures, suits against you, wage attachments, and liens.
 - Collection agency account information: Any accounts that credit grantors have placed for collection with a collection agency.
 - Credit account information: Types of account, lines of credit, balances, payment history.
 - Inquiries from companies.
 - Most negative information stays on your file for 7 years, except for bankruptcy which can stay up to 10 years.
- Mistakes on credit reports can affect your credit. Common mistakes include:
 - Wrong name on the record (i.e., Bob vs. Robert)
 - Clerical mistakes entering information into electronic record
 - Inaccurate Social Security Number or clerical mistake in copying number
 - Loan or credit card payments inadvertently applied to the wrong account
- Credit scores
 - Information in your credit report (and sometimes other information) is used to calculate your credit score, a number between 300 and 850. The higher your credit score, the more likely you are to obtain credit and the more favorable your terms will be. Employers, landlords, utility companies, insurers, and others also use credit score.
 - How you've repaid your past debts makes up the largest amount of your credit score. Other factors that affect your credit score are the amount of outstanding credit you have relative to your credit limits, how long you've used credit, how much new credit you have, and the types of credit you have.
- Reviewing your credit report
 - By federal law, each person has the right to one free credit report a year from each credit bureau. Request your free credit report at www.annualcreditreport.com. **Any other website will ultimately charge you for your credit report.**
 - Georgia residents also have the right to two free credit reports from each credit bureau each year. Contact the individual credit bureaus to access your free credit reports.

- Credit rights. Federal law gives each consumer important credit rights. Some of those rights are:
 - To know what is in your credit report and who has received a copy
 - To know why you were denied credit; you can't be denied credit on the basis of race, color, religion, national origin, sex, marital status, age, or because an applicant receives income from a public assistance program.
 - To know the costs and terms before you enter into a credit transaction.
 - To limited losses if your credit card is lost or stolen. If you report the loss before your credit card is used, your liability is zero; regardless, your maximum liability is \$50.
 - To avoid harassment from debt collectors who can't call your workplace if you say no or call your home after 9 p.m.
 - A 2008 Georgia law gives consumers the right to freeze their credit for a charge not to exceed \$3. Check out this new information.

Recommended Readings and Activities Before Training

- My FICO Credit Education: Credit Scores and Credit Reports
<http://www.myfico.com/CreditEducation/>
- Facts for Consumers: Credit Scoring
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.htm>
- Five Steps for Improving Your Credit Rating
<http://www.credit.com/blog/category/credit-reportsscores/>
- Participate in the tutorial at <http://www.whatsmyscore.org/credit101/>
- Visit Bad Credit Hotel (an online game) at <http://www.controlyourcredit.gov/>

Activities to Prepare to Teach:

- Visit <http://www.annualcreditreport.com> and request at least one free credit report. Review the credit reports once received.
- Review the sample credit reports at <http://www.fcs.uga.edu/pfc>
- Estimate your own credit score using the credit score estimator at <http://www.whatsmyscore.org> or <http://www.credit.com> or buy your own credit score.
- Review the answers to the Knowledge questions on the module evaluation.
- Actually do all of the activities in the module.

Remember, the Web resources in HO#5 are other great sources of information.

For Fun: Check out the video clips on the importance of a credit score at <http://www.whatsmyscore.org> and the Federal Trade Commission's spoof of FreeCreditReport.com's ad at <http://www.ftc.gov/multimedia/video/credit/annual-credit-report-videos.shtm>

Prepared by Amanda Upchurch, June 2006; updated by Brenda Cude, August 2011.

Savings & Investments

A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide the audience with foundational information about saving and investing. Ask counselors to prepare a statement of at least one financial goal prior to the training.

Below you will find summary information about each of the major concepts presented in the module. You also will find recommended readings if you wish to learn more about a particular concept.

Major Concepts:

- Timing is important
 - Timing is on our side. The longer we invest, the more time our investments have to grow. Someone who invests at age 25, and leaves that money alone until age 65, will earn more money than someone who invests at age 35 and earns the same interest rate. This time value of money concept is important. The basic messages are: Starting today is better than starting tomorrow and saving anything is better than saving nothing.
 - Compounding interest is another important aspect of investing. This also is important with regards to timing. Compound interest means that when your money earns interest during the first time period, your money will earn interest on interest during the second time period, and so on.
 - *Recommending Reading to Prepare to Teach:*
 - The Power of Compound Interest <http://mindyourfinances.com/money-management/savings/081104-04>
 - The Cost of Waiting to Invest <http://www.dumblittleman.com/2007/07/cost-of-waiting-to-invest.html>
 - Investing Early Earners Huge Rewards for Students http://www.youngmoney.com/investing/investing_basics/020416_01
 - View the videos explaining compound interest at <http://www.investopedia.com/video/play/understanding-time-value-of-money#axzz1UaRHrmkQ> or <http://www.youtube.com/watch?v=aeR36rxkK8>
- Daily leaks will sink the ship
 - Everyone has the small item they buy without thinking much about it. Many people buy the daily soda out of the machine or the daily coffee from Starbucks and don't realize how much they are spending per year on these small purchases. If you think about how much money you really spend on your "small leaks," you may realize that you could reach one of your financial goals by changing your daily spending habits.
 - *Recommended Reading to Prepare to Teach:*
 - Even a Small Leak Can Empty Your Money Bucket Quickly http://www.freemoneyfinance.com/2005/12/even_a_small_le.html
 - 27 Money Tips for College Students <http://www.getrichslowly.org/blog/2006/08/30/27-money-tips-for-college-students/>
 - There are many types of investments ranging from low risk, low yield investments to higher risk, higher yield investments. Savings accounts, CDs, bonds, and stocks are some of the most common investments. There are many nuances relevant to each type of investment, and it is important to know the

- basics of each.
- *Recommended Reading to Prepare to Teach:*
 - Kiplinger's Bonds Made Easy
<http://www.kiplinger.com/basics/archives/2003/08/basic0822.html>
 - Kiplinger's Demystifying the Mutual Fund
<http://www.kiplinger.com/basics/archives/2002/05/demystify.html>
 - The Motley Fool Investing Basic – 13 Steps to Investing Foolishly
<http://www.fool.com/how-to-invest/thirteen-steps/index.aspx>
- *Good Comprehensive Websites*
 - The Motley Fool - <http://www.fool.com>
 - CNN Money101 - <http://money.cnn.com/pf/101/index.html>
- Doubling your money
 - The Rule of 72 is a key financial concept. With compound interest, you can determine how long it will take you to double your money by dividing 72 by the interest rate of your investment. If you want to know what rate of return you must earn in order to double your money in a certain amount of time, divide 72 by the number of years in which you wish to double your money.
 - *Recommended Reading:*
 - Do you know the rule of 72?
<http://www.moneychimp.com/features/rule72.htm>
- For basic information about managing bank accounts
 - Banking tutorial at
http://www.practicalmoneyskills.com/flash/bank_tutor/index.html

Remember, the web resources in HO #5 are other great sources of information.

Activities to Do Before Teaching:

- Actually do all the recommended activities in the module.
- Review the Knowledge questions on the module evaluation.
- Prepare your own statement of financial goals.

For Fun: Play one of the many videos on YouTube using the ABBA song *Money Money Money* or make your own video. Go to <http://www.feedthepig.org>, play the videos, and print a saving calendar.

Prepared by Amanda Upchurch, June 2006; updated by Brenda Cude, August 2011.

Get a Head Start: Lease Smart A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide the audience with information about what renters' rights in Georgia. Before the training, have counselors read their own lease.

Below you will find summary information about each of the major concepts presented in this module. You also will find recommended readings if you wish to learn more about a particular concept.

Major Concepts:

- Landlord tenant law is state specific. Don't rely on outside resources if they are not specific to Georgia.
- A lease is a legally binding contract. Whether or not you understood it when you signed it, a property manager has a legal right to expect you to abide by the terms. Verbal promises may not be legally binding.
- You **can** read your lease. It's worthwhile to read the lease. Look for the renter's name (is it yours?), the apartment description (is it the one you wanted to lease), how and when you pay your rent, and what happens if you pay late. Expect to pay at least the first month's rent and one month's rent as a security deposit.
- The information on your rental application is important and must be accurate. A property manager may run a credit check and a criminal check on you and choose not to rent to you. If you have poor credit, the property manager may require a guarantor or ask for a larger deposit. The property manager will want to know about your previous rental history. The Georgia Fair Housing Law prohibits discrimination in housing and housing-related activities because of a person's race, color, national origin, gender, religion, familial status (presence of a minor child), or disability.
- Check the lease for fees and deposits. If there is a fee – for having a pet or replacing your lock if you lose your key – you won't get that money back. If there's a deposit, you can get that money back. You should get your security deposit back if you've paid the rent and haven't damaged the unit. If you have been responsible and don't owe any money, the property manager has 30 days to return your security deposit.
- The property manager can keep part or all of your security deposit if you or your guests damage the property. The property manager cannot keep the security deposit because of "wear and tear."
- To increase your chances of getting back all of your security deposit, when you move in you should note all damage on move-in inspection sheet. While you live there, you should keep the unit in good condition, report damages to property manager and arrange for repairs. When you move out, you should agree with the property manager about the unit's condition. Or take pictures, including a recent newspaper in each photo. Be sure property manager has your address after you move!
- If you need to move before the lease is up, most leases spell out what to do. Usually the lease requires a written notice to the property manager, payment of an early termination fee, and/or forfeiture of the security deposit. You may be able to sublease; check your lease or ask the property manager. Put any sublease

arrangement in writing. You could still be held responsible for payment of the rent after you sublease.

- Put any agreements about which roommates pay which bills in writing to avoid problems.

Recommended Readings/Activities to Complete Before Teaching:

- Read your own lease.
- Complete all of the module activities.
- Ask friends about their experiences – good and bad – with renting.
- Review the Knowledge questions on the module evaluation.

Because property law is state specific, we don't recommend using online resources unless it is for general definition of terms or the site is specific to Georgia.

Prepared by Brenda Cude, July 2007; reviewed August 2011.

Identity Theft: How to Protect Yourself A Guide for Student Counselor Training

Purpose: The purpose of this module is to provide the audience with information about what identity theft is, how it happens, how to prevent it, and what to do if it happens to you. Before the training, have counselors visit <http://www.annualcreditreport.com> and request at least one credit report.

Below you will find summary information about each of the major concepts presented in this module. You also will find recommended readings if you wish to learn more about a particular concept.

Major Concepts:

- There are several reasons a thief might steal your identity:
 - To open a new bank or credit card account
 - To open a new account for phone or other utility service
 - To avoid a legal sanction, such as a speeding ticket
- If you have no credit history or a good credit history, a thief may want to steal your identity.
- Ways an identity thief might steal your identity include:
 - From information in an unsecured mailbox
 - From information in your trash or a public dumpster
 - By stealing your wallet or purse
 - By phishing (an e-mail to gather personal information) or pharming (the identity thief sets up a legitimate-looking site designed to gather personal information)
 - From public data breaches -- The thief steals personal information from the databases of a business, agency, or university
 - By phone
- You can protect yourself from identity theft:
 - Put outgoing mail in a secured mailbox
 - Keep track of your mail. Call or e-mail if a bill doesn't arrive on time.
 - Don't give out personal information in response to a phone call or e-mail until you are sure who you're dealing with.
 - Check your credit reports on a regular basis. Look for and report unfamiliar transactions.
 - Shred documents containing personal information.
 - Look for and report unfamiliar transactions on your credit card statements and bank records.
- If you think your identity has been stolen:
 - Put a fraud alert on your credit reports and review your credit reports. A fraud alert means that no one can open a new credit account unless the creditor contacts you.
 - Close the accounts opened or tampered with.
 - File a complaint with the Federal Trade Commission.
 - File a report with your local police department.

- Keep a record or a copy of all correspondence.

Recommended Readings/Activities to Complete Before Teaching:

- Explore the resources at the Federal Trade Commission's Identity Theft site -- <http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>. Read some of the information and view the video.
- Request at least one of your free annual credit reports at <http://www.annualcreditreport.com> and check it for errors.
- Visit <http://101-identitytheft.com/identity-theft-georgia.htm> and review the statistics on identity theft in Georgia.
- Visit <http://www.snopes.com/fraud/phishing/phishing.asp> or <http://www.surfinglegendsandhoaxes.com/> and review the examples of phishing. Save e-mails that you receive that appear to be phishing scams.
- Visit <http://www.usnetizen.com/articles/pharming.html> for examples of pharming.
- Write a letter to the editor of your campus newspaper and ask students and staff to share (anonymously if they'd prefer) examples of identity theft of campus.
- Think about the types of personal information you carry with you and post online.
- Check <http://www.privacyrights.org> for current examples of data breaches.
- Visit any (or all) of the three credit bureau sites and learn how to freeze your credit.

Don't forget there are many useful Web resources in HO#2.

For Fun: Check out the video on the Federal Trade Commission's microsite on identity theft (<http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>). Everyone has probably seen the CitiBank commercials on identity theft but you might find one online. Try <http://www.youtube.com/watch?v=KERwnA8VfFM> or <http://www.fightidentitytheft.com/citibank-idtheft-commercials.html>

Prepared by Brenda Cude, July 2007; revised August 2011.



[Name of School] Peer Financial Counseling Program

This Certificate is presented with great appreciation to

in recognition of completion of the
Peer Financial Counselor Training in *{Module Names}*.

{DATE}

Staff Coordinator

Student Coordinator

Program Sponsor

Counselor Performance and Counselor Program Evaluations

The Counselor Performance Evaluation (to be administered by the Staff Coordinator or Student Coordinator) and the Counselor Program Evaluation can be used near the beginning of your program (to give quick feedback to the counselor) and should be done at the end of the term. These, along with data analysis of your module evaluations, will help you to make changes in training, presentations, scheduling or other areas to insure your students are getting the best possible program. *These evaluations are for internal use only; you do not need to send them to UGA with the module evaluations.*

Counselor Performance Evaluation

Date:

Counselor's Name:

Module:

The presenter...	Strongly Agree	Agree	Disagree	Strongly Disagree
1. Was well prepared	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Presented materials in an understandable way	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Was interesting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Answered questions well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Treated participants with respect	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments and Recommendations:

Completed by: _____ Date: _____

Do NOT return this form to the Georgia Peer Financial Counseling Program Coordinator.

Counselor Program Evaluation

Date:

	Strongly Agree	Agree	Disagree	Strongly Disagree
1. I am satisfied with the material presented in the PFC modules	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. I feel I have all the materials necessarily to effectively present the PFC modules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. I am satisfied with the level of supervision and support I receive.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I feel I have been adequately trained to present the PFC modules.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments and Recommendations:

Module(s) Presented:

Do NOT return this form to the Georgia Peer Financial Counseling Program Coordinator.

Appendix F

Module Evaluation Cover Sheet

Module Evaluations

**Module Evaluation Cover Sheet
2012-13**

Please Complete for Each Presentation and Attach to
Completed Module Evaluations

Date:

Presenter's Name:

Module(s) Presented:

Audience (describe the audience (i.e., name of organization, dorm group, etc.):

Number of participants:

Evaluation Completed? Yes/No

Additional information you'd like before presenting again?

Suggestions about changes or additions to make to the module?

Reminder: If the presenter wants to review the correct answers with the participants, s/he should do this *after* collecting the evaluations or admonish students NOT to change their answers during the review.

Cover_sheet_eval.doc

MAKING IT ON A COLLEGE BUDGET

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

1. **What is an example of a need?**
 A. designer clothes B. food C. video games D. fast food
2. **What type of goal is planned for 6 months to a year?**
 A. short-term B. long-term C. intermediate D. none of these
3. **What is an example of an expected expense?**
 A. unanticipated car repair expenses B. overdraft charges at the bank C. rent D. abnormally high cell phone charges
4. **Who should budget?**
 A. your parents B. you C. small business owner D. everyone
5. **Which of these help you stick to a spending plan?**
 A. tracking your spending B. controlling stimuli C. having goals D. all of the above

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely	Already Do This
1. Make a spending plan	1	2	3	4
2. Stick to your spending plan	1	2	3	4
3. Keep track of your income and expenses	1	2	3	4
4. Plan your personal budget	1	2	3	4
5. Find ways to decrease your expenses (ride bus, eat at home, find a roommate, etc.)	1	2	3	4

STAYING ON GOOD TERMS: CREDIT AND DEBT

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

- What is the maximum legal limit on the consumer's liability for a lost or stolen credit card?
 - \$50
 - \$100
 - \$500
 - \$0
- What type of credit is a credit card?
 - short-term
 - revolving
 - closed-end
 - none of the above
- What can you increase to decrease the interest you pay and how long it will take to pay off your debt?
 - permanent balance
 - number of credit cards
 - minimum payments
 - spending
- If you have multiple credit cards with balances, which card should you pay off first?
 - the highest APR
 - the highest balance
 - make equal payments
 - the lowest balance
- What are the costs you should consider before using credit?
 - APR
 - annual fees
 - late fees
 - all of the above

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Consider the cost of using credit cards	1	2	3
2. Carefully check each monthly credit card statement	1	2	3
3. Pay more than the minimum payment	1	2	3
4. Take action if you cannot pay your credit card bill	1	2	3
5. Limit the number of credit cards you have	1	2	3

STAYING ON TOP: CREDIT REPORTS AND SCORES

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

- 1 **How many years can negative information remain on your credit report?**
 A. Forever B. 20 C. 0 D. 7-10 years
- 2 **What right do consumers have about their credit report?**
 A. To choose who sees it B. To delete old information C. To see it for \$9 D. To see it for free
- 3 **What is not included in your credit report?**
 A. Public record information B. Payment history C. Your sex D. Companies that requested your file
- 4 **What is the web address to ask for a copy of your free credit report?**
 A. annualcreditreport.com B. freecreditreport.com C. creditreports.com D. creditreportforfree.com
- 5 **What do your credit report and credit score impact?**
 A. Employment B. Renting an apartment C. Deposits on utilities D. All of the above

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Order a copy of your credit report	1	2	3
2. Take steps to correct any mistake on your credit report	1	2	3
3. Seek credit counseling if you get into debt troubles	1	2	3
4. Manage the credit you have now to improve your credit score	1	2	3
5. Consider the impact on your credit score when making new credit decisions	1	2	3

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

Please indicate your response by circling the appropriate answer

1. If you buy a company's stock, you own a part of the company.	True	False
2. If you buy a company's bond, you have loaned money to the company.	True	False
3. Getting rich isn't a function of investing a lot of money; it's a result of investing regularly for long periods of time.	True	False
4. How sure you are that your investment won't decrease in value is called liquidity.	True	False
5. With most investments, a lower risk means a lower return.	True	False

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Set a saving goal	1	2	3
2. Save at least 10% of your income every month	1	2	3
3. Investigate different investment options	1	2	3
4. Reduce extra expenses	1	2	3
5. Start an investment plan as early as possible	1	2	3

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

1. **A prospective landlord may use which of the following to refuse to rent to a tenant?**
 A. Credit history B. Tenant has minor children C. Criminal background D. A or C but not B
2. **You have a right to have part or all of your security deposit returned if you have:**
 A. Paid all of the rent B. Not damaged the unit C. Returned the keys D. A, B and C
3. **Which term describes an option if you must leave the rental unit before the lease ends?**
 A. Subrogation B. Sublease C. Subrent D. Eviction
4. **Which of these would likely be considered ordinary wear and tear in an apartment?**
 A. Broken window B. Dirty carpet C. Missing lock D. Cuts on countertop
5. **There are two names on the lease – yours and your roommate’s. It’s your roommate’s turn to pay the rent and he doesn’t. You could be evicted.**
 A. True B. False

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Read a lease before signing	1	2	3
2. Expect to have part or all of security deposits returned	1	2	3
3. Understand what is in your lease	1	2	3
4. Inspect rental property more carefully when moving in	1	2	3
5. Understand which repairs are your responsibility	1	2	3

IDENTITY THEFT: HOW TO PROTECT YOURSELF

Workshop Evaluation 2012-13

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

Checking Knowledge:

Please indicate your response by circling the appropriate number

1. By law, all organizations must notify consumers every time their data bases containing personal information are breached.	True	False
2. An identity thief wouldn't be interested in stealing the identity of a 20 year old with no credit history.	True	False
3. An identity thief could transfer funds from your bank account using only your account number and other personal information.	True	False
4. Phishing happens when an identity thief looks through a dumpster for personal information.	True	False
5. Most identity theft happens online.	True	False

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Check your credit report at least once a year	1	2	3
2. Shred documents with personal information	1	2	3
3. Be careful about giving out personal information online	1	2	3
4. Know what to do if identity theft happens	1	2	3
5. Minimize the personal information you routinely carry with you	1	2	3

Appendix G

Mid-Semester Program Report

Year-End Program Report

PEER FINANCIAL COUNSELING PROGRAM

Mid-Semester Program Report

(due October 26, 2012)

Send to Brenda Cude via e-mail bcude@uga.edu (send from a university e-mail address)

NOTE: This report is provided as a Word file so you can use as much or as little space as needed.

Date:

Institution:

Please attach a copy of your budget showing expenditures to date

Contact information (especially email addresses) for:

Name of	E-mail address	Phone number*
Staff Coordinator(s):		
Student Coordinator(s)		
Student Counselors		

*Please do not provide a central phone number. Note any changes since you last reported staff and/or student coordinators.

Mailing Address for Staff Coordinator:

Completion date of training for student coordinators:

Completion date of training for student counselors:

Ways you've marketed your program (and how well they worked):

PEER FINANCIAL COUNSELING PROGRAM

List for each program presented, the date, the number attending, the audience, the module presented, and whether the participants completed the evaluations

Module(s)	Date	Audience	Number Present	Evaluations?

List of upcoming presentations

Module(s)	Date	Audience

Campus and community resources you’ve identified to support your program:

Any observations, comments, ideas, or concerns you’d like to share.

Report prepared by:

PEER FINANCIAL COUNSELING PROGRAM

Year-End Program Report (due May 20, 2013)

Send via e-mail to Brenda Cude, bcude@uga.edu (send from a university e-mail address)

NOTE: *This report is provided as a Word file so you can use as much or as little space as needed.*

Date:

Institution:

Program Organization (describe the role of the staff and student coordinators)

Program Staff

Name of	E-mail address	Phone number*
Staff Coordinator(s):		
Student Coordinator(s)		

*Do not provide a telephone central number. Please include any changes since the last report filed.

Mailing Address for Staff Coordinator:

Recruitment Efforts (describe, noting which were most successful)

Counselors (A profile of your student coordinators/student counselors -- age, college major, year in school, whether they were a counselor in Fall Semester, Spring Semester, or both, whether they will be continuing as a counselor next year, and their e-mail address)

Name/E-Mail Address	Age	Major	Year in School	Fall/Spring/Continuing?

PEER FINANCIAL COUNSELING PROGRAM

Training Your Counselors and Student Coordinators Received

ALL Presentations Made in 2012-13

List for each program presented in 2012-13, the date, the number attending, the audience, the module presented, and whether the participants completed the evaluations

Module(s)	Date	Audience	Number Present	Evaluations?

List of Upcoming Presentations

Module(s)	Date	Audience	Number Present	Evaluations?

Local Additions to the Program Content

Additional Activities on Campus Related to the PFC

Campus and Community Resources You've Identified to Support Your Program Staff

Do you expect to have a PFC program next year? Yes No

If so, how are you planning to fund it?

When does your school year start next fall?

Prepared by: