

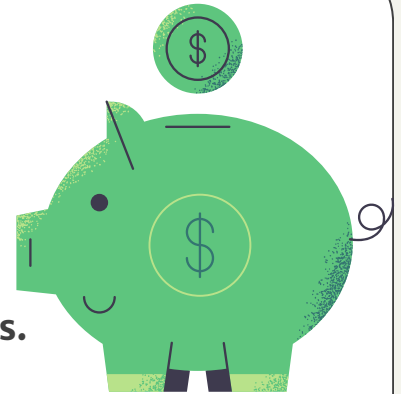
\$MART OR \$USPECT?

Raising awareness of financial literacy in saving and making smart financial decisions!

1.

Saving Strategy

- Set up automatic transfers from checking to savings.
- Track expenses and allocate money to needs vs. wants.
- Utilize Campus Resources.
- Share or cancel unnecessary streaming or memberships.



2.



Credit Card

- Use a Student Credit Card – Choose a card with no annual fee and student rewards.
- Set Payment Reminders – Avoid late fees by setting auto-pay or alerts.
- Monitor for fraudulent charges or billing errors.

3.



Saving Goals

- Emergency Fund – Aim for \$400 for unexpected expenses.
- Tuition & Fees – Save for future semester payments to reduce reliance on loans.
- Big Purchases – Set aside funds for laptops, certifications, or professional attire.

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