

### **Top Identified Issues with Students and Finances**

- Credit Card Debt
- Ruining Credit Score Too Soon
- Managing Student Loans
- Inappropriate uses of Student Loans
- Reaching for Expensive Institutions
- Lack of Budgeting
- Balancing Work/School Schedules

### **Identified Solutions**

- Avoiding Credit Cards
- Credit Card Management Tips
- The Importance of a good Credit Score
- Appropriate uses of Student Loans
- Managing a Part Time Job and School
- Budgeting Tips
- Properly researching institutions and their costs

### **Implementation**

1. Building an online resource on the Region V Web Page to be disbursed
2. Working with Financial Aid Departments and Local Banks for further development of tips and resources
3. Surveying students on their financial literacy needs
4. Creation of Region V handouts and brochures that can be disbursed to the regional colleges
5. Advocate for the implementation and availability of financial literacy courses/workshops/programs on our local region v college campuses