Get Financially Fit!
A List of Financial Education Programs for College Students

AUBURN UNIVERSITY

NAME OF PROGRAM:
Become a Better Decision-Maker

BRIEF PROGRAM DESCRIPTION (200 words or less):
Participants look in their purse or wallet, or think about an item at home that brings them the most joy, one that is the most sentimental, the most worthless item, an item that brings the most worry or concern, and an item that represents a goal or a dream. We then discuss how we each have different values and what influences our values. Next we discuss the case of a family under pressure to make good decisions. We talk about what their options are and then the participants learn what decisions the family makes and what values these decisions reflect. The participants think of a current problem they are facing. They must decide what some of the choices might be. Next they determine three possible solutions to the problem and then list the consequences of each solution. Then they write down the advantages and disadvantages of each choice. The lesson ends with them making their decision based on the activity. Anyone who wants to share their decision with the group is encouraged to do so.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Life’s Skills workshops

WEBSITE ADDRESS (if applicable):
None available

CONTACT INFORMATION:
Ruth Brock
Regional Extension Agent
Consumer Science and Personal Financial Management
Blount County Office
415 Fifth Ave. East, Suite A
Oneonta, AL 35121-1435
Phone: 205-274-2129
Fax: 205-274-7018
E-Mail: brockru@auburn.edu

BRIGHAM YOUNG UNIVERSITY

NAME OF PROGRAM:
Financial Path to Graduation

BRIEF PROGRAM DESCRIPTION (200 words or less):

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Financial Aid program

WEBSITE ADDRESS (if applicable):
http://saas.byu.edu/depts/finaid/
CARSON-NEWMAN COLLEGE

NAME OF PROGRAM:
CS 338: Personal and Family Finance class

BRIEF PROGRAM DESCRIPTION (200 words or less):
CS 338: Personal and Family Finance class is taught every semester including summer school through our department. A uniqueness of this course is that it is also listed as one of Carson-Newman's General Education classes that any C-N student can select from under Goal IV: A, Personal and Social Responsibility. Spring of 2007, we will offer for the first time a course in Personal Financial Counseling. As part of the learning activities for the students, we will be sponsoring on a trial basis a "financial coaching center" for students, staff, and faculty.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Course

WEBSITE ADDRESS (if applicable):
None available

CONTACT INFORMATION:
Diana D. Carroll, Ph.D., CFCS
Department of Family and Consumer Sciences
Box 71880
Carson-Newman College
Jefferson City, TN 37760
E-mail: dcarroll@cn.edu
Fax: 865-471-3502

Cleveland State University

NAME OF PROGRAM:
Cleveland State University Financial Planning Resource Center for Students & Families.

BRIEF PROGRAM DESCRIPTION (200 words or less):
The CSU Financial Planning Resource Center provides students and their families with assistance in understanding and resolving any issues or questions concerning personal finance. We offer confidential financial planning services with the primary goal of helping the student and family create a financial plan to support their academic plan.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Financial Planning Center

WEBSITE ADDRESS (if applicable):
Website: www.csuohio.edu/financialplanning/

CONTACT INFORMATION:
Greg Webster, Director
Cleveland State University Financial Planning Resource Center
2121 Euclid Avenue UC 560
NAME OF PROGRAM:
Eleve Group Financial Series: Money-4-Living and Spend2Success

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Eleve Group financial literacy series offers two programs: Money-4-Living and Spend2Success. Together they provide a framework for the user to analyze their spending and savings goals, and create a plan to achieve financial success. Money-4-Living, a basic financial literacy program, leads the learner through a step-by-step process of discovering their monthly cost of living, finding a job to meet those costs, developing a banking relationship and building a positive credit history in preparation for homeownership. Spend2Success is an intermediate program and challenges the learner to go further in managing their budget, and setting and achieving their savings goals. Courses in housing, automobiles, retirement, affording college, and healthcare weave the core educational content into the user's overall savings plan. The two programs are appropriate for teens and adults. More information can be found at www.elevegroup.com

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Educational courses and money management tools. Available on-line and in print.

WEBSITE ADDRESS (if applicable):
www.elevegroup.com
www.money-4-living.com
www.spend2success.com

CONTACT INFORMATION:
Michelle Glassburn, President
Eleve Group, Inc.
PMB #144, 6030 Daybreak Circle, A-150
Clarksville, MD 21029
Phone: (410)707-4212
info@elevegroup.com

IOWA STATE UNIVERSITY

NAME OF PROGRAM:
The Iowa State University Financial Counseling Clinic

BRIEF PROGRAM DESCRIPTION (200 words or less):
The clinic provides a wide range of services. Individuals seeking help can receive assistance in many areas: budgeting, credit cards, credit, student loans and financial planning. We are a HUD approved agency. We offer both professional and peer- counseling and serve the university as well as the community. Our office collaborates with other colleges to provide financial education. For example: the College of Business, Veterinary Medicine, Engineering, and many others. The clinic serves as an educational facility for students. Students receive training in counseling, lead workshop presentations for on and off-campus organizations, participate in workshops for ISU Extension events and are involved in writing a weekly “financial tip” sent out to over 28,000 individuals via e-mail. Students also provide peer counseling under the direction of a professional counselor.
The Iowa State University Financial Counseling Clinic receives funding from the Government of the Student Body.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial Counseling Clinic; provides both peer and professional counseling

**WEBSITE ADDRESS (if applicable):**
www.hdfs.hs.iastate.edu/financial

**CONTACT INFORMATION:**
Doug Borkowski, Clinic Director and Professional Counselor  
Department of Human Development and Family Studies  
College of Human Sciences  
Iowa State University  
Phone: 515-294-8644  
E-mail: dbork@iastate.edu

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**MIDWESTERN UNIVERSITY**

**NAME OF PROGRAM:**
Midwestern University Financial Literacy program

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Students follow curricula that require them to attend classes from 8 a.m.-5 p.m. in the first half of the curricula. The students are on rotations in hospitals across the nation in the second half of their programs. These factors can make attracting students and faculty to debt-management programs difficult. Additionally, Midwestern’s student financial services office does not have a budget for financial-literacy activities. To tackle these challenges, Midwestern’s student financial services partners with other campus departments to incorporate debt-management sessions into programming already in place on campus. Additionally, the office conducts sessions such as evening events with couples in which the school provides dinner and babysitting services; the campus’ student services office covers the expenses.

Kim Brown, director of student financial services, customizes the modules of the USA Funds® Life Skills® financial-literacy program, the cornerstone of Midwestern’s debt-management efforts, to meet the needs of many audiences at the school.

Each student meets with the student financial services staff at least five times during the typical two-to-four-year program, starting with the student’s admissions interview. At that time the school presents USA Funds Life Skills Module 6, “Embrace New Academic Challenges — Drafting Your Professional Plan,” and Minimodule 1, “Reentering School — How Do I Adjust My Standard of Living?” Meetings with potential students focus on the return on the student’s investment in education, a major concern for students who carry large student-loan balances, as well as types of aid and how to apply, and other issues.

During orientation students take part in a one-hour session featuring USA Funds Life Skills Module 2, “Seek out Financial Aid — Funding Resources and Financial Obligations.” An interactive, mandatory core-course session features information from USA Funds Life Skills Module 8, “Take Stock — Devising a Realistic Financial Plan,” and Minimodule 1.

At the midpoint of students’ training, student financial services hosts a “rotation orientation” session that features USA Funds Life Skills Module 5, “Now That You Are About to Graduate — Taking Control of Your Life,” Module 8 and Minimodule 2, “How Do I Survive During My Residency?” Students learn about topics such as repayment and consolidation, and each receives a folder with information about the student’s own level of student-loan debt.
Each student also attends a mandatory graduate exit session that lasts up to two hours and focuses on repayment, consolidation, forbearance, deferment and default. The program uses USA Funds Life Skills Mini-module 2.

Other financial-literacy events presented at Midwestern include evening sessions with couples, focusing on USA Funds Life Skills Module 7, “Connect as a Couple — Confronting Relationship Challenges Together,” ice-cream socials for couples and other optional sessions.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial literacy program on college campus—formal presentations, informal counseling sessions, breakout groups, one on one counseling.

**WEBSITE ADDRESS (if applicable):**
www.midwestern.edu/finaid

**CONTACT INFORMATION:**
Kimberly A. Brown, M.Ed.
Director, Student Financial Services
Midwestern University
Chicago College of Osteopathic Medicine
Chicago College of Pharmacy
College of Health Sciences
555 31st Street
Downers Grove, IL 60515
Phone: 630-515-6044
E-Mail: kbrown@midwestern.edu

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**MONTANA STATE UNIVERSITY**

**NAME OF PROGRAM:**
Student Advocates for Financial Education (SAFE)

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Provides financial counseling to students at Montana State University.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Peer program with some financial counseling support; Family financial literacy project

**WEBSITE ADDRESS (if applicable):**
http://www.safe.montana.edu/

**CONTACT INFORMATION:**
Deborah C. Haynes, Ph.D.
Department of Health and Human Development
Montana State University
Phone: (406) 994-5013
E-mail: dhaynes@montana.edu

George Haynes, Ph.D.
Department of Health and Human Development
Montana State University
Phone: (406) 994-5012
E-mail: haynes@montana.edu
NORTHEASTERN ILLINOIS UNIVERSITY

NAME OF PROGRAM:
Creating a Financial Aid Office Assessment Plan

BRIEF PROGRAM DESCRIPTION (200 words or less):
In the student aid office assessment is a process through which leadership (e.g., the director, associate directors, and assistant directors) review all programs and services provided to students and then determine what students should learn from their experience. Accrediting bodies refer to this as anticipated learning as “learning outcomes.” A good portion of an assessment in the aid office will consist of financial aid learning outcomes and the methods or means by which students will attain them.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Assessing office effectiveness and compliance

WEBSITE ADDRESS (if applicable):
None available

CONTACT INFORMATION:
Maureen Terese Amos, Associate Director
E-Mail: M-Amos@neiu.edu

NAME OF PROGRAM:
Default Aversion Curriculum Infusion

BRIEF PROGRAM DESCRIPTION (200 words or less):
Joint effort between the Illinois Student Assistance Commission, Bank of America and the NEIU Financial Aid Office. In effort to educate freshmen students on student loan and credit management, power point presentations will be provided to the English Department specifically for ENG 101 courses. In addition, ‘argument statements’ will be included. After the instructor shows the power point presentation to the class, the take home assignment would be for the student to argue for or against a given ‘argument statement.’ The students will be graded based on their writing and critical thinking abilities. The instructor can select which session on the syllabus to use for the presentation. The instructor also selects which ‘argument statement(s)’ to assign.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Financial literacy

WEBSITE ADDRESS (if applicable):
None available

CONTACT INFORMATION:
Maureen Terese Amos, Associate Director
E-Mail: M-Amos@neiu.edu

THE OHIO STATE UNIVERSITY

NAME OF PROGRAM:
Financial Wellness

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Financial Wellness program is a financial education and counseling service housed in the Student Wellness Center at The Ohio State University. This service includes one-on-one counseling with a financial specialist, outreach educational efforts to student organizations and other campus community groups, staffed booths at various fairs and festivals throughout the campus, and will soon include a peer financial planning program in collaboration with the Ohio State Student Financial Planning Association.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Free financial education and counseling service for Ohio State students. First Year Experience (FYE) program.

**WEBSITE ADDRESS (if applicable):**
www.swc.osu.edu

**CONTACT INFORMATION:**
Kate Seguin, Financial Wellness Coordinator  
Phone: (614) 292-4527  
E-Mail: Seguin.3@osu.edu

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**REMINGTON COLLEGE - TEMPE**

**NAME OF PROGRAM:**
Real Skills for the Real World

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
None available

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Integrated program; Mandatory debt and default management program

**WEBSITE ADDRESS (if applicable):**
http://www.remingtoncollege.edu

**CONTACT INFORMATION:**
None available

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**TEXAS TECH UNIVERSITY**

**NAME OF PROGRAM:**
Red to Black

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Red to Black is an outreach of the Personal Financial Planning (PFP) program at Texas Tech University. The program offers financial counseling, planning and seminars for students. Red to Black peer financial planners are graduate students and upper-division undergraduate financial planning majors. Training for Red to Black staff is conducted as a part of financial counseling courses. Peer planners also attend monthly continuing education sessions. In addition to students, financial counseling and education services are provided to faculty, staff and the community through the Texas Tech Employee Assistance Program.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Peer program, community program
WEBSITE ADDRESS (if applicable):
http://www.r2b.ttu.edu

CONTACT INFORMATION:
Director: Dottie Bagwell, Ph.D., AFC
Phone: 806-742-5050 ext. 234
E-Mail: dottie.bagwell@ttu.edu

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UNIVERSITY OF ARIZONA

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NAME OF PROGRAM:
Credit-Wise Cats (CWC)

BRIEF PROGRAM DESCRIPTION (200 words or less):
The University of Arizona (UA) Credit-Wise Cats (CWC) are a group of university students who are trained in the area of personal financial management. This group is a project of the UA Students in Free Enterprise (SIFE) team, which has as one of its goals creating economic opportunity for others by teaching personal financial management skills. The Credit-Wise Cats receive intensive and ongoing training from educators in finance, banking, and investing and have become adept at verbal presentation and PowerPoint skills. Workshops are presented to peer groups in university dormitories, student clubs, and organizations and also to community members including elementary and secondary students, parents, and interested social service organizations throughout Tucson. Pre-and post-tests measure an immediate knowledge gain, and follow-up e-mail questionnaires measure the application of workshop skills to everyday life. This year the Credit-Wise Cats did workshops for over 1200 people and average pre- and post-test results demonstrated a 45% increase in knowledge.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Peer program

WEBSITE ADDRESS (if applicable):
www.ag.arizona.edu/fcs/clubs/cwc

CONTACT INFORMATION:
Marcia Klipsch, Credit-Wise Cats Advisor
University of Arizona
PO Box 210033
Tucson, AZ 85721
E-Mail: MKlipsch@email.arizona.edu
Phone: 520-621-3403

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UNIVERSITY OF GEORGIA

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NAME OF PROGRAM:
Georgia Peer Financial Counseling Program

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Georgia Peer Financial Counseling Program is designed to improve college students’ financial management skills and increase their financial literacy. The anticipated outcome is students who are better prepared to meet life’s challenges and opportunities both during their college careers and after. The program is built upon a proven model of education training individuals to teach their peers.

The program consists of four modules: Making It On A College Budget, Managing Credit and Debt, Saving and Investing, and Understanding Student Loans. The modules were initially written by students
majoring in Consumer Economics at the University in Georgia. On each campus, a staff coordinator recruits a student coordinator and together they recruit and train student volunteers. The volunteers are trained to market, teach, and evaluate the modules. On many campuses, the volunteers also deliver financial literacy information in informal settings such as career fairs.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Peer Program

**WEBSITE ADDRESS (if applicable):**
http://www.fcs.uga.edu/hace/pfc

**CONTACT INFORMATION:**
Brenda J. Cude  
E-Mail: bcude@uga.edu

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**UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN**

**NAME OF PROGRAM:**
UIUC Center for Economic and Financial Education

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Provides state and national trainings to educators, financial professionals, and campus administrators on how to create effective financial education programs for high school and college students.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial education training center

**WEBSITE ADDRESS (if applicable):**
None available

**CONTACT INFORMATION:**
Dr. Angela Lyons, Director  
University of Illinois at Urbana-Champaign  
Phone: (217) 244-2612  
E-mail: anglyons@uiuc.edu

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**UNIVERSITY OF IOWA**

**NAME OF PROGRAM:**
Student Credit & Money Management Services

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Student Credit & Money Management Services educates The University of Iowa student community about the wise use of credit and provides direct help to University students seeking help with credit and money management issues. In addition, the program advocates for institutional policies to help circumvent future credit problems for University students.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Peer program

**WEBSITE ADDRESS (if applicable):**
http://imu.uiowa.edu/osl/money/
NAME OF PROGRAM:
Financial Literacy: What’s New in Credit and Debt?

BRIEF PROGRAM DESCRIPTION (200 words or less):
This CD, developed by the University of Minnesota Extension Service, contains teaching tools for educating teens about credit, debt, and budgeting. It includes PowerPoint presentations and handouts, interactive and paper quizzes, internet links, and more. Originally developed to supplement the High School Financial Planning Program, but would be well suited for incoming freshman audiences.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
CD format with PowerPoint presentations that could be used for educational workshops.

WEBSITE ADDRESS (if applicable):
www.extension.umn.edu/Youth&Money

CONTACT INFORMATION:
Lori Hendrickson
E-Mail: lhend@umn.edu
Phone : 1-888-241-0885

Sara Croymans
E-Mail: croym001@umn.edu
Phone : 1-888-241-4532

NAME OF PROGRAM:
Managing College Life: Your Money, Your Housing, Your Future

BRIEF PROGRAM DESCRIPTION (200 words or less):
Four educational workshops for college students addressing issues of credit & debt; identity theft; financial literacy; and tenant education. Each topic can be taught in a 1-hour workshop or combined with others to customize workshops for college students. The workshops can also be provided as a staff inservice or for residential advisors, peer mentors or other college groups.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Educational workshops

WEBSITE ADDRESS (if applicable):
www.extension.umn.edu/Youth&Money

CONTACT INFORMATION:
Lori Hendrickson
E-Mail: lhend@umn.edu
Phone : 1-888-241-0885
UNIVERSITY OF MISSOURI-COLUMBIA

NAME OF PROGRAM:
MU Office for Financial Success

BRIEF PROGRAM DESCRIPTION (200 words or less):
• Provide face-to-face, phone, and e-mail financial counseling/planning
• Provide educational workshops to student and community groups
• Provide student Voluntary Income Tax Assistance to the community through our Missouri Extension MOTax program
• Provide weekly financial tip
• Teaching involvement – 1 credit Financial Survival Course (Coordinated with departmental Financial Counseling course)
• Approved bankruptcy counseling provider
• Approval as bankruptcy education course provider [pending]
• Nationally focused website (http://financialsuccess.missouri.edu), with links to own and others websites
• Involvement with summer welcome/new student orientation
• Provide exit counseling for Colleges of Law and Veterinary Medicine students

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Financial counseling center [currently]; looking to transition more and more into a peer counseling/education program.

WEBSITE ADDRESS (if applicable):
http://financialsuccess.missouri.edu

CONTACT INFORMATION:
Dr. Mark Oleson
University of Missouri-Columbia
Office for Financial Success
239 Stanley Hall
Columbia, MO  65211
Phone: 573-882-2173
Fax: 573-884-8389
E-mail: financialsuccess@missouri.edu

UNIVERSITY OF NORTH TEXAS

NAME OF PROGRAM:
Student Money Management Center

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Student Money Management Center, an outreach program administered by the Division of Student Development, began as a vision of Dr. Bonita Jacobs, Vice President for Student Development, in 2005. The Center provides tools and solutions students need to achieve financial freedom and is dedicated to
bringing financial literacy to students. Staff members partner with students from their first day on campus through graduation to address personal financial and money management literacy needs and to plant the seeds for a secure financial future. In addition to educational workshops and clinics, the center provides confidential personalized money management consultations.

**TYPE OF PROGRAM** (i.e., peer program, financial counseling center):
Financial counseling center; workshops, seminars and clinics

**WEBSITE ADDRESS** (if applicable):
http://www.unt.edu/moneymanagement/

**CONTACT INFORMATION:**
Paul F. Goebel, Director  
Phone: (940)369-7761  
E-Mail: goebel@unt.edu

Danielle Champagne, Assistant Director  
Phone: (940)369-7761  
E-Mail: champagne@unt.edu

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**UNIVERSITY OF RHODE ISLAND**

**NAME OF PROGRAM:**
Credit 101

**BRIEF PROGRAM DESCRIPTION** (200 words or less):
Targeted at college students enrolled in the University of Rhode Island freshman orientation course, this online tutorial provides an introduction to money management and credit use. The five sections in the tutorial each contain worksheets that help to reinforce the concepts presented in the module. Worksheets are completed and submitted online.

**TYPE OF PROGRAM** (i.e., peer program, financial counseling center):
Web-based tutorial

**WEBSITE ADDRESS** (if applicable):
www.uri.edu/hss/hdf/fined

**CONTACT INFORMATION:**
Claudia Kerbel  
Director of Outreach  
Center for Personal Financial Education  
University of Rhode Island  
cmkerbel@etal.uri.edu

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**UNIVERSITY OF WISCONSIN - MADISON**

**NAME OF PROGRAM:**
FOCUS Peer Financial Counseling and Money Talks Seminars

**BRIEF PROGRAM DESCRIPTION** (200 words or less):
FOCUS is a student organization catering to financial planning oriented students to provide opportunities for service learning through financial education outreach. Our peer counseling office is located in the Student Financial Aid Office. Our counselors help clients organize their records, create spending plans,
manage debt, check and read credit reports, and answer general questions. Students are referred to us by advisors, friends, and financial aid staff. Our seminars are done both to the campus and also by invitation to various organizations, dorms, and academic programs. The topics include money management, credit, and housing.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Peer Financial Counseling
Peer and Faculty Team Seminars

**WEBSITE ADDRESS (if applicable):**
http://focus.rso.wisc.edu/

**CONTACT INFORMATION:**
Michael S. Gutter, PhD
Asst Professor and CFP Program Director
Dept of Consumer Science, SOHE
Family Financial Management Specialist
University of Wisconsin-Madison
1300 Linden Drive
Madison, WI 53706
Phone: (608) 262-5498
Fax: (608) 265-6048

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**USA FUNDS SERVICES**

**NAME OF PROGRAM:**
USA Funds® Life Skills®

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
A financial-literacy program that equips postsecondary institutions to teach their students to manage their time and money wisely while they are on campus and after graduation. Program consists of independent, but interrelated modules, which permit schools to present information in a single session or in a series of workshops. Each module includes an instructor training manual, student workbook, presentation slides and interactive CD-ROM with student skill-building activities. Five modules for undergraduates; four modules and three minimodules for graduate and professionals students. Available free of charge to select postsecondary institutions. In use or planned for use by approximately 650 postsecondary institutions.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial literacy for college students.

**WEBSITE ADDRESS (if applicable):**

**CONTACT INFORMATION:**
George Covino, National Debt-Management Director
USA Funds Services
Phone: (866) 497-8723, Ext. 7878
E-Mail: gcovino@usafunds.org

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**NAME OF PROGRAM:**
Best Practices in Debt Management.

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
An online manual of best practices, plans and resources to equip campus financial-aid administrators to help students minimize education debt, prepare them to repay their student loans, and curb student-loan-default rates. The online manual offers strategies specific to the various stages in the student-loan life cycle (application, in-school, grace period, repayment). The manual also provides links to additional resources, such as job descriptions for campus debt-management staff, loan-counseling resources and developing a debt-management plan. In addition, summaries of award-winning campus debt-management programs are provided.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Best-practices reference guide.

**WEBSITE ADDRESS (if applicable):**
www.usafunds.org/financial_aid/debt_management/best_practices/index.htm

**CONTACT INFORMATION:**
George Covino, National Debt-Management Director
USA Funds Services
Phone: (866) 497-8723, Ext. 7878
E-Mail: gcovino@usafunds.org

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**NAME OF PROGRAM:**
Best Practices in Financial Literacy for College Students

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
An online compendium of best practices in campus financial-literacy programs permits campus staff to see how nearly 80 postsecondary institutions provide debt-management and personal-finance education to their students. Users can view information by institution type, program format, campus office, and audience type.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Best-practices reference guide.

**WEBSITE ADDRESS (if applicable):**
www.usafunds.org/financial_aid/debt_management/usa_funds_life_skills/best_practices.html

**CONTACT INFORMATION:**
George Covino, National Debt-Management Director
USA Funds Services
Phone: (866) 497-8723, Ext. 7878
E-Mail: gcovino@usafunds.org

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**UTAH STATE UNIVERSITY**

**NAME OF PROGRAM:**
Family Life Center: Housing and Financial Counseling

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
The Family Life Center is a non-profit housing counseling agency serving residents in Utah and Southern Idaho. The Family Life Center was established by the Utah State University College of Family Consumer and Human Development in 1993 to provide counseling services for the community. The Family Life Center’s mission is to develop, through counseling and education, a community of people and families who are knowledgeable about housing, and who effectively manage their financial resources. The Family Life Center offers educational workshops and one-on-one counseling to the general public, with a special emphasis on low-to-moderate income families and individuals.
The Center provides financial counseling on budgeting, credit management, debt reduction, risk management, and saving for a home. As a HUD Approved Housing Counseling Agency, the Center offers, pre- and post-purchase educational workshops and individualized one-on-one counseling, mortgage default counseling and loss mitigation negotiation, reverse mortgage (HECM) counseling, and rental counseling.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial counseling center

**WEBSITE ADDRESS (if applicable):**
None available

**CONTACT INFORMATION:**
Kay Hansen, Director
kay.hansen@usu.edu

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**NAME OF PROGRAM:**
The Financial Checkup

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
"The Financial Checkup" booklet is a workbook that helps individuals complete a quick and easy annual assessment of their financial situation. The worksheets included in the booklet are available online.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Financial worksheets

**WEBSITE ADDRESS (if applicable):**
www.usu.edu/fchd/hfc.cfm (click on worksheets)

**CONTACT INFORMATION:**
Alena Johnson (435)797-1562, alena@cc.usu.edu

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**NAME OF PROGRAM:**
Family Finance, Utah State University course

**BRIEF PROGRAM DESCRIPTION (200 words or less):**
Utah State University is part of a program called "Open Courseware". University courses are available online to anyone at no charge. Individuals cannot receive university credit, have access to exams and quizzes, or have contact with a professor. However, they do have access to the course. The USU Family Finance class is available through Open Courseware.

**TYPE OF PROGRAM (i.e., peer program, financial counseling center):**
Family Finance university course

**WEBSITE ADDRESS (if applicable):**
http://ocw.usu.edu (click on FCHD and then on FCHD 3350, Family Finance)

**CONTACT INFORMATION:**
Alena Johnson
Phone: (435)797-1562
E-Mail: alena@cc.usu.edu
VIRGINIA TECH UNIVERSITY

NAME OF PROGRAM:
Virginia Tech Financial Literacy Program

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Virginia Tech Financial Literacy Program is a financial learning tool for students. It covers topics including: Budgets, Account Management, Credit Cards, Debt Management, Financial Benefits, Loan Management and Consumer Rights and Responsibilities (including predatory lending and identity theft).

These topics are important to everyone but especially to new college students. When students come to campus, they enter a very "adult" world very quickly. Many are introduced to new financial situations and are forced to make decisions they have never had to make before. This program has been designed to give students the tools they will need to make informed financial decisions now and in the future. All Virginia Tech freshmen are automatically registered for this self-paced online program in their Blackboard Learning System.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Online Financial Literacy Program

WEBSITE ADDRESS (if applicable):
Guest access can be found at: https://secure.hosting.vt.edu/www.osfa.vt.edu/news.php.

CONTACT INFORMATION:
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Financial Literacy Program
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WRIGHT STATE UNIVERSITY

NAME OF PROGRAM:
The Wright Financial Path

BRIEF PROGRAM DESCRIPTION (200 words or less):
The Wright Financial Path is a debt counseling service sponsored by the Department of Finance and Financial Services of the Raj Soin College of Business. The program is designed so that students are helping other students to better understand debt management issues. This provides a unique opportunity for both parties to gain from the relationship. Student counselors are trained by the Consumer Credit Counseling Services (CCCS) and have the opportunity to gain real-world experience while serving others. The students who are in need of these services will gain valuable knowledge about how to help themselves manage money and the proper use of debt.

TYPE OF PROGRAM (i.e., peer program, financial counseling center):
Peer-to-peer program with students counseling students with debt issues

WEBSITE ADDRESS (if applicable):
http://www.wright.edu/studentorgs/wfp/
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