

**EDGEWOOD COLLEGE
NEW STUDENT ORIENTATION PROGRAM**

**START YOUR JOURNEY—
MONEY MANAGEMENT FOR COLLEGE
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Welcome and congratulations!

1. Get a service free checking & savings account
 - A. Reconcile your account every month! (see computer template attached)
2. Prepare a budget and use it
 - A. See computer template attached
3. Get a no fee, high perk, low interest credit card—only 1 or 2 cards at the most
 - A. Get best credit card--see www.creditcards.com
 - B. Pay every month
4. Check out student loans, scholarships, grants and work—see EC student financial aid office
 - A. Also see national scholarship/grant website—www.fastweb.com
5. Insurance
 - A. Health
 - B. Renters
 - C. Auto
6. Don't forget to file a tax return if you have worked, etc.
7. It's a cruel world out there
 - A. Credit card use
 - B. Get your credit report—see www.annualcreditreport.com
 - C. Guard your personal information carefully
 - D. Identity theft
 - E. Scams
8. Good luck!