

DEBT MANAGEMENT

Our office is dedicated to helping students understand the significance of student loans and the consequence of credit cards. Student financial aid is not the only question students may have about money while in college. Financial literacy covers many things: budgeting, use of credit cards, insurance, tips on money management, and much more. The following links will help students to find help in making good financial decisions.

[40 Money Management Tips every College Student Should Know](#)

- This site includes tips to create your financial plan, as well as many other smart ideas for saving, spending, and protecting your money.

Consumer Financial Protection Bureau (CFPB) – is working to ensure that consumers get the information they need to make the financial aid decisions they believe are best for themselves and their families – that prices are clear up front, that risk are visible and that nothing is buried in fine print.

- [Student debt repayment assistant](#)
- [Paying for College](#)

[Federal Trade Commission for the Consumer](#) – Checking your credit report will alert you to identify theft, or any errors your credit report may contain.

Direct Stafford Loan Exit Counseling - Students are required to complete Exit Counseling before they withdraw, graduate, or drop below half-time attendance (even if you plan to transfer to another school). The exit counseling will help you understand your rights and responsibilities, in addition to provide useful tips and information to help you manage your loans as a student loan borrower. This may be completed at the following sites

- [National Student Loan Data System \(NSLDS\)](#) – ***Exit counseling***
- [Studentloans.gov](#)