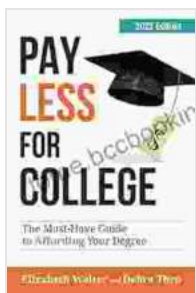


# The Must-Have Guide to Affording Your Degree: Unleashing the Power of Financial Literacy

Embark on a journey toward financial freedom and achieve your academic aspirations without breaking the bank. This comprehensive guide empowers you with the knowledge and skills to navigate the complex world of student finance and emerge as a financially savvy graduate.



## **PAY LESS FOR COLLEGE: The Must-Have Guide to Affording Your Degree, 2024 Edition** by Elizabeth Walter

★★★★☆ 4.3 out of 5

Language : English  
File size : 23633 KB  
Text-to-Speech : Enabled  
Enhanced typesetting : Enabled  
Lending : Enabled  
Screen Reader : Supported  
Print length : 236 pages



## **Mastering the Maze of Financial Aid: Unlocking Hidden Opportunities**

Uncover the secrets to maximizing your financial aid package. Learn how to decode the FAFSA, leverage scholarships and grants, and explore innovative funding options. Our expert guidance will help you secure the resources you need to pursue your education with confidence.



## **Decoding the Intricacies of Student Loans: Smart Borrowing for Future Success**

Navigate the world of student loans with ease. Understand the different types, interest rates, and repayment plans. Our insights will empower you to make informed decisions, minimize interest charges, and set yourself up for long-term financial success.



## **Budgeting and Saving: Strategies for Financial Freedom**

Unlock the secrets of budgeting and saving. Learn how to track your expenses, create a sustainable budget, and make smart financial choices. Our practical tips will help you stretch every dollar, manage your debt effectively, and build a solid financial foundation.

## BUDGETING 101 For College Students



A 2016 study found that **43%** of students don't track their spending, while **58%** said they aren't saving money each month. A separate study found **7 out of 10** parents are stressed about their finances.

### HOW TO CREATE A COLLEGE BUDGET

- List all your MONTHLY EXPENSES, including:**
  - Tuition
  - Room and board
  - Textbooks and school supplies
  - Transportation
  - Personal spending (groceries, laundry, phone, insurance, etc.)
  - Discretionary spending
- List all your MONTHLY SOURCES of income/cash**
- Make sure your expenses DO NOT EXCEED your sources of income/cash**
- Track your expenses AS YOU INCUR THEM**




### TIPS FOR SAVING MONEY AT SCHOOL

- Buy or rent USED TEXTBOOKS**
- Make your OWN COFFEE or tea**
- Take advantage of FREE MEALS on campus**
- Don't use your credit card UNLESS YOU HAVE TO**
- PAY YOUR CREDIT CARD BILLS in full every month**
- Pay all your bills ON TIME**
- Buy food and drink FROM ON-SALE**
- Shop around before RENTING AN APARTMENT**
- Find the LEAST EXPENSIVE cellular plan that fits your needs**
- Use your CELL PHONE only when necessary**





### HOW TO EARN EXTRA CASH

- Sell your USED TEXTBOOKS**
- Become a TUTOR**
- BABYSIT, HOUSE SIT and/or dog sit**
- BECOME A DRIVER with Uber, Lyft, etc.**
- Get a WORK-STUDY JOB on campus**
- SELL CLOTHES you don't wear (Poshmark, eBay, etc.)**



**VALOREBOOKS**  
www.valorebooks.com

## Degree Planning: Choosing the Path to Financial Success

Make informed decisions about your education. Explore different degree options, consider their potential earning power, and plan your academic journey strategically. Our guidance will help you align your educational goals with your financial aspirations.

**Kimberly Area School District**

## Academic and Career Planning

**Preparing students for college, career and life.**

### 5k to 4th Grade Awareness

Students in the elementary grades have a healthy appreciation of the experience of the world of work through classroom instruction. They gain good habits and ACP gained for all students. Each child is encouraged to explore their own future interests and interests through our sharing resources.

### 4th to 5th Grade Execute Plan/ Reflect

During this time, students will evaluate their plan. Whether it is preparing for post-test, completing college applications, or reading with a mentor, our students will be ready. As they progress along their work with our career path, we encourage our students to continually reflect, study and adjust their plan as needed.

### 5th to 6th Grade Exploration

While in elementary school, students begin to explore their own interests and career options. They learn about the importance of finding a field that suits their skills, interests and personality while determining a career path that might be a good fit for them and worth further exploration.

### 6th to 7th Grade Study & Reflect

Through this time, students will be able to evaluate their plan. Whether it is preparing for post-test, completing college applications, or reading with a mentor, our students will be ready. As they progress along their work with our career path, we encourage our students to continually reflect, study and adjust their plan as needed.

### 7th to 8th Grade Connections

Students will explore a variety of options and begin to understand the importance of finding a field that suits their skills, interests and personality while determining a career path that might be a good fit for them and worth further exploration.

### 8th to 9th Grade Plan

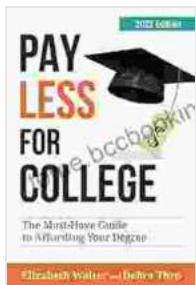
Through this time, students will be able to evaluate their plan. Whether it is preparing for post-test, completing college applications, or reading with a mentor, our students will be ready. As they progress along their work with our career path, we encourage our students to continually reflect, study and adjust their plan as needed.

## Beyond the Book: Additional Resources for Financial Empowerment

Discover a wealth of additional resources to support your financial literacy journey. Access online tools, connect with financial advisors, and explore programs designed to assist students with financial challenges. Our comprehensive guide leaves no stone unturned in your quest for financial freedom.



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