



Student Financial
Services

set (& achieve!) your financial goals



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goals for our time together

1. information sharing
2. approachable interventions





**financial planning
shouldn't only exist in
crisis**

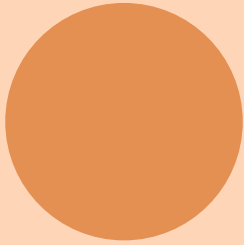
What are your current financial concerns or priorities?

Nobody has responded yet.

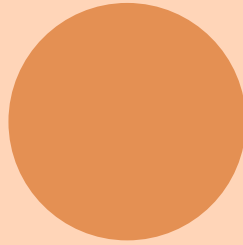
Hang tight! Responses are coming in.



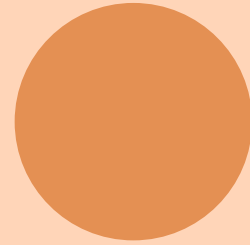
3 major areas of concern



budgeting



**planning for
major costs**



**achieving
financial goals**

how to budget

50%	fixed	rent and bills
30%	flexible	groceries, food, entertainment
20%	savings	future goals



saving vs. investing

what's your budget?

what are you trying to do?

what's your level of risk?



ROTH IRAs

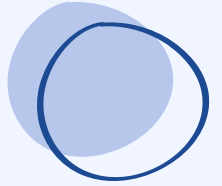
Starting early makes a difference



different ways to save

<u>Goal-oriented savings</u>	<u>Time-oriented savings</u>
contribute slowly until you accomplish the goal	determine contributions based on timeline

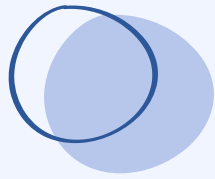
use a financial timeline



financial recap/review	january
winter shopping	may-july
holiday travel	4 months (august-september)
moving expenses	6 months-1 year (november-december)
pre-planned travel	6 months-1 year

different kinds of “savings”

goal: travel fund	timeline: moving costs
Goal: \$1000	Goal: \$3000 by July 2025
Timeline: none	20 months
Contribution: \$50/month	\$150/month
+ Additional funds	\$38/ week



helpful reminders

accept what is
important to
you

something is
better than
nothing

reframe the
“no”

remember: we're here to help!



contact us for 1:1 appointments
or program requests!

