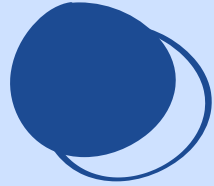




Student Financial
Services



set (& achieve!) your financial goals



Erica Aguiar
Associate Director for Financial Education



goals for our time together

1. information sharing
2. approachable interventions

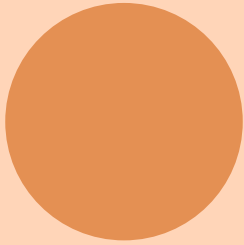


Pair and share

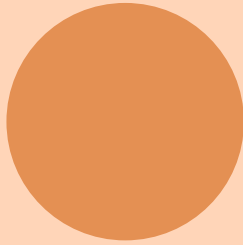
What is one financial goal
you would like to work
towards this year?



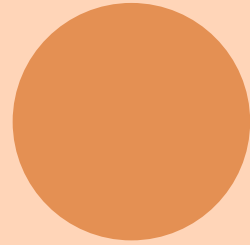
3 major areas of concern



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?



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

Try utilizing a ['high yield savings account'](#) to make your money grow faster while still being accessible!

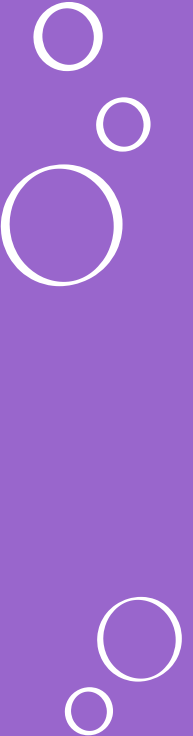
different kinds of “savings”

goal: travel fund	timeline: moving costs
Goal: \$1000	Goal: \$3000 by May 2026
Timeline: none	18 months
Contribution: \$50/month	\$166/month
+ Additional funds	\$42/ week

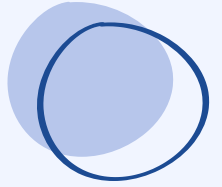
different kinds of “investing”

<u>ROTH IRA</u>	<u>Stocks and funds</u>
<u>Bonds</u>	Portfolio diversity

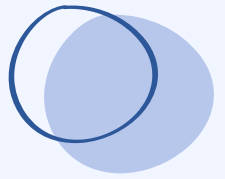
[ROTH IRA considerations for international students/those moving abroad](#)



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



helpful reminders

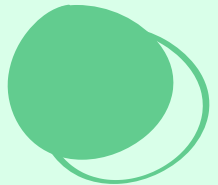
accept what is
important to
you

something is
better than
nothing

reframe the
“no”

Other resources

- [How to find and choose a financial advisor](#)
- [Opening a savings account as a foreigner](#)



remember: we're here to help!



contact us for 1:1 appointments
or program requests!

