What students are saying about our office's services

"It was honestly the most informative presentation I've been to in my time at St. Kate's. Glad I attended!"

"The programs are very informative and helpful. However, meeting with a Peer Money Mentor was even better, because she could walk me through processes."

"I will use the resources shared with me to organize and plan for my loan repayments and continue to 'live like a college student' as I start my first real job this summer."

Contact Information

https://www2.stkate.edu/money-management/home

Kathy Czech, Assistant Director

Financial Literacy & Student Employment, St. Catherine University Handles speaker requests, all general inquiries and program management. Office: Centers of Excellence, CDC 210, Area 3B Email: kzczech@stkate.edu Phone: 651.690.8685



Peer Money Mentors

Consult with students 1-on-1 to provide money guidance and conduct presentations and workshops for students. Office: Centers of Excellence, CDC 210, Room 211 Email: moneymentors@stkate.edu Phone: 651.690.6815

Colleen Anson, Certified Consumer Credit Counselor

Lutheran Social Services

Meets with students to assist with in-depth, complicated money issues.

Appointment Line: 888.577.2227 Inform the scheduler that you are a St. Catherine student to be seen for free. Meet

either on campus or out of Ms. Anson's Saint Paul office.





SCUMoneyMentors





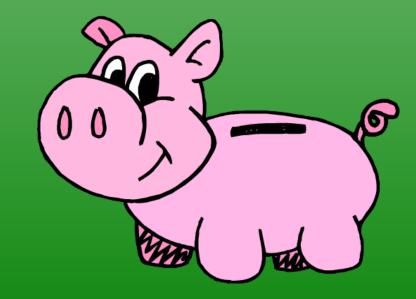




St. Kate's Money Management



Making Money Management Manageable



MANAGED BY ST. KATE'S FINANCIAL LITERACY OFFICE AND GENEROUSLY SUPPORTED BY SYNCHRONY FINANCIAL AND WELLS FARGO

St. Kate's Money Management Program

Vision

For students to understand and develop personal financial management skills that contribute to purposeful life-long learning.

Mission

The Money Management Office provides comprehensive information and resources designed to teach St. Catherine University students the life skills of personal finance and money management. This program guides students on how to finance their education, establish and manage credit, handle expenses during and after college, graduate with a plan for repaying debt, and to consider the call for philanthropy.

Why Money Management Education is Important for Today's Students

Statistics say...

 7 out of 10 college seniors who graduated in the past year had \$30,000 in student loan debt.

U.S. News & World Report, Nov. 2014

- 81% of college students underestimate the amount of time it would take to pay off a credit card balance, and by a large margin. Center for Economic and Entrepreneurial Literacy Survey
- 61% of students found college to be more expensive than they thought it would be.

Huffington Post, Tyler Kingcade, 2013

- 71% of women said they wish they had learned more about money management before having children. 2014 Parade Magazine, "Mom Knows Best," Alison Gwinn
- Fraudulent student loan debt relief agencies are popping up at an alarming rate and charging high fees for free programs. National Consumer Law Center, Searching for Relief, 2013
- 54% of college students surveyed admitted to overdrawing their bank account. Center for Economic and Entrepreneurial Literacy Survey

Program Offerings

'Money Doesn't Grow on Trees' Speaker Series

Each semester 4-5 financial literacy experts present on timely money management topics, including: Taxes & FAFSA Prep, Saving & Budgeting as a Student, Identity Theft & Fraud Protection. Understanding & Building Credit, and Student Loan Repayment Options. Our series received an *Innovations in Student*



Development Award from the Minnesota College Personnel Association and 100% of Katies who attended programming during 2013-2014 academic year rated the guality of the material as good to excellent. One student surveyed noted, "We can truly relate, whether we have lots of money or very little. Loved the program."

Peer Money Mentors

St. Kate's Peer Money Mentors (PMMs) are current students uniquely trained in all things related to money. They are available to counsel Katies on basic budgeting, cutting costs, understanding credit, finding scholarships, tracking loans, identity protection, and setting financial goals. Additionally, they can guide students to tax preparation resources and investment information. The PMMs also present in classes, at workshops and to student clubs whenever requested. They were recently told by one grateful student, "You reduced my fear of life with or without money." All Katies are encouraged to see a PMM with their concerns about finances; see the back page for contact info.

Confidential In-Depth Financial Counseling

For students needing comprehensive financial and/or credit counseling we are proud to offer the services of Certified Consumer Credit Counselor Colleen Anson. Colleen works with students in need of extensive help with managing debt, following a budget, improving credit scores and more. Appointments with Ms. Anson can either be on campus or out of her office; the scheduling process is covered on the back page.

Financial Management Courses

Earn academic credit and gain invaluable life skills by taking either of the following courses. Review the University's Academic Catalog for complete descriptions.

Personal Financial Fitness - 2 credits, offered J-term. Personal and Family Financial Management - 4 credits, offered Spring semester, designed for juniors and seniors.

Students who have been through one of our courses tell us it should be required coursework - they got that much out of it!