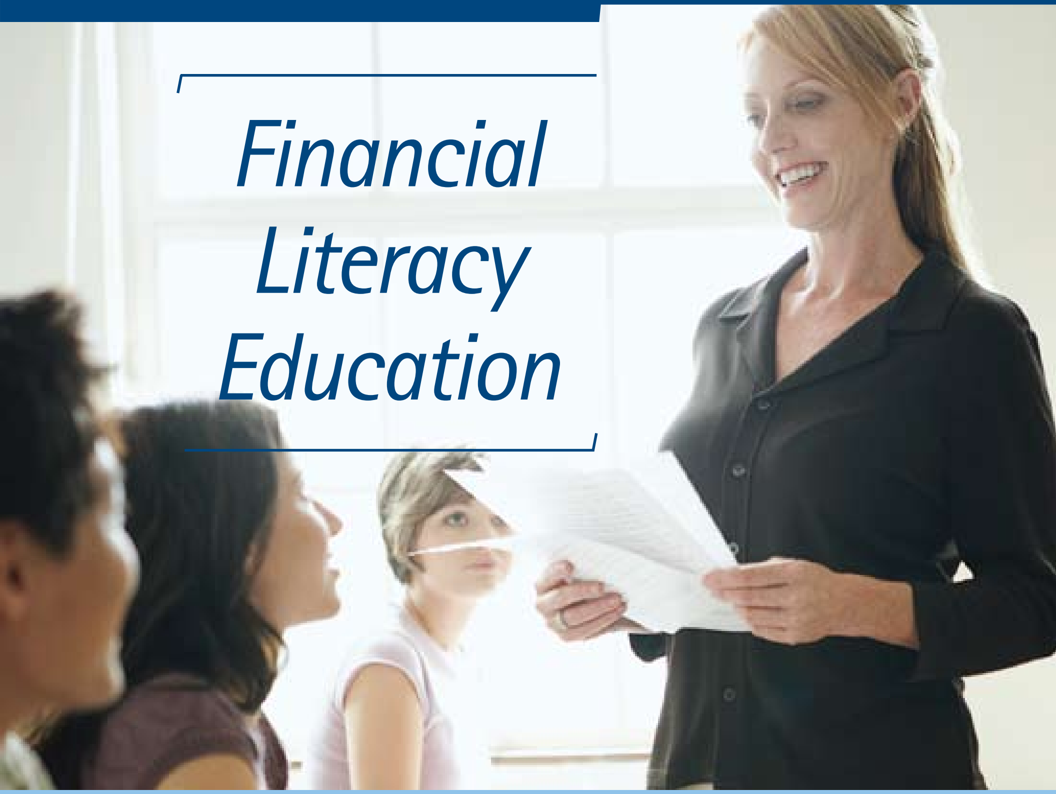
We guarantee it.™

Financial Literacy Education



2009-2010 Edition

Money Management and Student Loan Education Seminars

NSLP National Student Loan Program

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Educating students about making wise personal financial decisions will help them throughout college and their lifetime. That is why NSLP offers comprehensive financial literacy programs and services to help you help your students.

Choose from NSLP's catalog of seminar topics listed below. Each seminar is comprehensive and presented to your students by an NSLP Accredited Financial Counselor®. You may also want to consider NSLP's financial literacy online courses at www.nslpflonline.org or financial literacy consultation services to help you get started with a financial literacy program on your campus.

To schedule a seminar or learn more contact our Financial Literacy team at 800-735-8778 ext. 6858 or by e-mail at NSLPFinancialLiteracy@nslp.org.

After Student Loans – Where's the Money?

A student walks into a financial aid office and says, "Where's the money?" No, this isn't the opening line of a joke but a plea from a distressed student with maxed out student loans. How can you "show them the money" from alternative sources when you have only worked with traditional student aid programs such as loans, grants, and work study?

Learn how to analyze the student's financial and total condition, and set a plan to determine; evaluate; and implement possible solutions. This down-to-earth seminar includes student and advisor checklists to achieve the best results.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- consulting with students
- guiding students through the life assessment process
- finding resources outside of student loans
- selecting financial advisors

Are You Fully Covered? – The Bare Essentials of Insurance

Are you thinking about opening your own business or practice after graduation? Cover your assets by familiarizing yourself with the risk assessment process to determine your insurance needs. Take a comprehensive look at various insurance options, learn how to choose a qualified agent, and find out how to maintain your insurance policies during this informative seminar.

Time: 1 hour

Learning Objectives: Attending this seminar will increase participants' understanding of:

- the various types of insurance
- selecting an agent
- choosing and maintaining a policy

Avoiding Identity Theft

You've become an expert at being "vigilant." You've read up on how to protect your home, car, and other personal items; maybe you've even taken a course in self-defense so you can travel your campus and community safely. But are you protecting the most important thing you have—your identity? Find out what you may not know about identity theft and how to become "vigilant" about protecting yourself.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- what identity theft entails
- how to deter identity theft
- how to detect the warning signs
- what to do if one is a victim

Be Your Own Boss – What You Should Know Before Starting a Business

Are you the type of boss who can "mind your own business" and become a successful entrepreneur? Before you venture into the world of business, let us show you how to build a customized plan that will give you a blueprint for success. Learn why the planning process is so important and what you should consider before beginning your new venture.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the importance of a business plan
- developing a business plan
- implementing a business plan

Budget? What Budget?

If you're like most people, your money plans change—just when you think you have a good plan, life happens and you break your stride. Like other life disciplines, you may be tempted to give up after numerous tries. NSLP can provide you with basic skills and tools to help you make "heads and tails" of your money. Learn to create a plan that works, lasts a lifetime and helps you develop peace of mind.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- why budgets are necessary
- setting financial goals
- how to develop a budget
- how to maximize a budget
- how to maintain a budget

Counseling Students to Effectively Manage Finances

We've condensed information from a trusted financial counseling certification program to help you learn how to better counsel students about their personal finances—whether you have five minutes or an hour. Help students recognize how their values relate to their financial behaviors. Find out how fairy tales can enhance student and counselor interaction!

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the purpose of financial counseling
- counselor and client roles
- the components of financial counseling
- tips for counseling students

Create an Award-Winning Money Management Fair

If your students' money management habits resemble a three-ring circus act, it's time to spotlight your financial literacy efforts with a Money Management Fair. Learn how to create an award-winning Money Management Fair on your campus utilizing a wide variety of partners and volunteers. You will discover step-by-step, effective methods for delivering wise money management facts.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- what a Money Management Fair entails
- how to organize and plan a Money Management Fair
- how to evaluate success

NEW Developing a Unique Financial Literacy Plan

Do you have a passion for financial literacy? Learn how to channel your passion and develop a successful financial literacy program on your campus during this informative, how-to seminar. Discover ways to ignite others' financial literacy passion and recruit a winning team of advisors and supporters as you help students grasp their financial futures.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- finding and recruiting help
- starting the planning process
- developing a plan
- implementing a plan

NEW Entrance Counseling

NSLP's expert loan educators provide students with directions they need to safely travel the student loan expressway. This seminar provides a repayment road map explaining the principles of loan repayment, financial management tips to help students manage their loans, and a quick tour of ED's required entrance counseling laws.

Time: 1 hour

Learning Objectives: Attending this seminar will increase participants' understanding of:

- promises made when signing the MPN
- consequences of not repaying student loans
- interest and other costs associated with student loans
- steps to take before leaving school
- various student loan repayment strategies and money-saving options

Exit Counseling

Give your student borrowers the "low-down" on how to be successful and worry-free when it comes to student loan repayment. This brief, yet powerful seminar will help student borrowers know what is expected of them when they leave school and enter repayment.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the consequences of not paying back student loans
- the benefits and cost savings of repayment
- the various repayment choices
- how your lender can help borrowers

NEW Finances and Relationships – Getting to the Heart of Money Issues

Do you have an attitude about money? Everyone does based on their life experiences. Learn how money attitudes are formed, how they impact relationships, and if you're a believer of money myths. Explore the root of money issues, and master the art of compromise. Perfect your money management skills to help money enhance your life rather than become your life.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- how attitudes are formed about money
- basic communication skills
- basic money management skills

A Financial Rx for New Doctors – Maximize Your Money During Residency

Even new doctors need a checkup to maintain or improve their financial health. Residency comes with a dose of challenges—especially extensive student loans without a lucrative salary—making it difficult to keep up with student loan payments. This informative seminar includes a prescription for new doctors to bridge the financial gap, including specialized money management and student loan advice.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- developing a healthy budget
- taming credit card debt
- managing student loan debt
- initiating a savings plan for recent graduates

Financial Success for Your Students

You know that good financial skills are critical to consumers, including your students, but you're not sure where you fit into that picture or where to begin to provide this kind of learning on campus. This session focuses on why it is important to take the lead in teaching financial literacy and provides effective tools designed specifically for the college years.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- why financial literacy is important to college students
- why financial literacy is important in financial aid
- what financial literacy tools and resources are available

NEW Finding Your Nest – Renting or Buying Your First Home

Need help weighing the pros and cons of renting vs. buying? This seminar delivers a comprehensive comparison of costs associated with renting and buying, and then details how to put your finances in order. You'll determine who's who in the housing industry and discover where to find allies to help you throughout the home buying process. You'll develop a clear understanding of financing and insurance as you tour the steps to home ownership.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- deciding whether to rent or buy
- defining housing industry players
- home financing details
- home buying steps
- homeowner's insurance

NEW Fourth-Year Financial Rx – A Prescription for Medical School Finances

Meet "John," a student preparing to face the challenge of fourth-year medical school finances. Compare your cost of attendance to John's, and identify alternative resources to pay for extra costs specific to your fourth year. Incorporate the elements of a budget into your own spending plan to stay in control of your money. Then learn how to avoid impulse buying and develop savvy money habits to maintain healthy fourth-year finances.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the financial aid cost of attendance for the fourth year of medical school
- additional costs associated with being a fourth-year medical student
- recognizing alternatives to pay for extra fourth-year costs
- how to live frugally

Frugal Living on a College Budget

Are you wondering how you'll make it on that skimpy college income? We have the answers to help you sort out your budget and take control of those never-ending expenses. Find out the top ten money mistakes of college students and unique ideas for dating on the cheap (without that special someone thinking you are cheap). You'll discover how to start planning for future wealth building when the tough money days are finally over.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- developing a budget
- controlling expenses
- changing behaviors

How Financial Champions Recruit a Winning Team of Advisors

As a successful professional, you know that a good team of financial advisors can help you make educated—even profitable—decisions when it comes to your personal and professional goals. Learn about the five "Ws" to recruit your winning financial team, including where to turn for various financial and legal advice; what qualities to look for in an advisor; how to recruit the best team to become a financial champion; and more!

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the importance of financial advisors
- the various types of financial advisors
- favorable financial advisor characteristics
- choosing qualified advisors

NEW Identifying Financially-Distressed Students

Do you know how to "spot" a financially-distressed student? Learn how to identify distress signals and implement real-world financial literacy strategies to assist students who are experiencing financial difficulty. Then discover helpful tips to support your counseling efforts.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- what it means to be financially distressed
- how financial distress happens
- clues or behaviors that financially-distressed students might exhibit
- how to help and what to say to financially-distressed students

IOU – Making Informed Borrowing Choices

Do you need money but aren't sure where to get the best loan? This session defines various lending sources and explores the pros and cons of each. You'll also learn how to improve your credit status in order to get the best deal and perfect your budgeting skills to better manage your finances

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the variety of lending sources and their functions
- the pros and cons of each type of lender
- how to improve one's lending options

Money Management – Covering the Basics

What will your students do to improve their life and money situation? This seminar addresses the complexity of students who need it all—budgeting, credit reports and scores, credit cards, and ID theft—in a simple, one-size-fits-all overview. It's a perfect fit for any students' money management needs.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- developing a budget
- reading credit reports and improving credit scores
- evaluating and selecting a credit card
- deterring, detecting, and defending against ID theft

NEW Personal Finances 801

This seminar is a four-in-one special encompassing financial champions, business ownership, insurance, and a money management prescription for new doctors. Learn about financial advisors and how to choose qualified professionals. Develop a business plan, and insure your assets in all areas of your life. Master skills to tame debt, develop a budget, and initiate a savings plan.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the importance of financial advisors
- choosing advisors based on favorable characteristics
- the importance of a business plan
- what to consider when starting a business
- different types of insurance
- selecting an agent and appropriate policies
- developing a healthy budget and savings plan
- taming and managing various forms of debt

Saving is a State of Mind

Don't think a few dollars here and there can add up? It's time to re-evaluate your attitude about saving! You'll be convinced that saving and investing can fit into any budget when you discover the power of compound interest. Learn about the best places to stash your cash and boost your savings.

Time: 1 hour

Learning Objectives: Attending this seminar will improve participants' understanding of:

- the power of compounding interest
- boosting one's saving capacity
- how to earn interest
- investment basics

Signing on the Dotted Line – What College Students Need to Know About Contracts

The “fine print” is everywhere you look! The more credit you seek, the more you’re asked to “sign on the dotted line.” But what is buried in those contracts? Find out what your cell phone contract, student loan promissory note, rental lease, auto service contract, and credit card agreement really say. Ensure that the next time you sign, you know what to look for in order to protect yourself and make the best consumer decisions.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants’ understanding of:

- cellular phone contracts and plans
- promissory notes
- leases/rental agreements and renters’ legal rights
- auto service contracts
- credit card agreements

Smart Credit – Choosing and Using Credit Cards Wisely

So you think you’re ready for your first credit card? There are many things to consider when you make this big decision. How do you select the right card? Reading and understanding your first bill may be a bigger challenge than you bargained for. Learn how to get started, use credit cards wisely, and know your cardholder rights and responsibilities. Prepare to send in your application!

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants’ understanding of:

- determining if one is ready for a credit card
- choosing a credit card
- credit card contracts
- using credit cards wisely
- credit card holders’ rights

NEW Starting a Medical Practice

Starting your own business takes a lot of planning and forethought. Starting a medical practice involves even more extensive planning—finances, hiring employees, forming your business the way you envision, and much more. Learn how to give your medical practice a healthy start during this informative seminar.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- deciding if one should start a practice
- the importance of a business plan
- developing a medical practice business plan

Student Loans 101 – Simple Answers to Complex Questions

Are you confused about student loans? Would you like help understanding the details in your promissory note? Learn everything you need to know about student loans and more, including loan types; interest; repayment; the consequences of default; and team players. We'll help you understand your options so you can make the best choices.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- federal student loans
- loan repayment options
- consolidation
- student loan team players

Tackling Debt – Strategies for a Strong Financial Future

Some debt is necessary for achieving goals and dreams, such as helping to pay for college. Other debt, like high-interest credit card debt, can drain your finances and hinder you from achieving those important aspirations. Score a balance on your borrowing habits to reduce debt and increase your chances for a winning financial future.

Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- taking charge of credit card debt
- college-borrowing basics
- what to do when overwhelmed by debt

Tackling Debt II – Breaking the Cycle

Is there such thing as good debt? Find out and learn how to keep a debt cycle from spinning out of control. Know your rights and options to handle negative debt situations more effectively, including laws covering repossession; eviction; and bankruptcy. Take home strategies to help you manage and pay down debt, and enlist the help of knowledgeable resources if you're overwhelmed by debt.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- distinguishing between good and bad debt
- identifying the consequences of a growing debt situation
- recognizing consumer rights and options
- managing debt
- locating assistance when one feels overwhelmed by debt

NEW Wheels of Your Own – Buying a Car without Being Taken for a Ride

What is planned buying, and what does it have to do with buying a car? This seminar teaches you the seven steps of planned buying so you can make an informed decision about your next set of wheels. Steer through vehicle financing, warranties, and insurance then brake for consumer protection laws that cover you and other drivers.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the concept of planned buying
- vehicle financing
- vehicle warranties
- vehicle insurance

Your (Credit) Life Story

Have you ever read your "Credit Life Story?" Believe it or not it's already written, published, and on the street! Others could be reading it every day. If you haven't read the story of your credit life, we can tell you how to get a copy; help you understand what's written; and teach you about identity protection. Extra, extra, read all about it...learn how your credit score is calculated and 10 ways to improve your score so you can get the best loans and interest rates.

Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the importance of credit histories
- the roles of credit reporting agencies
- ordering a credit report
- reading and understanding a credit report
- how credit scores are calculated
- improving one's credit score

Headquartered in Lincoln, Nebraska, the National Student Loan Program is a private, non-profit corporation serving higher education as a top ten student loan guaranty agency. NSLP works with lenders and post-secondary schools across the nation to help students gain access to low-cost student loans. NSLP is also well-known for helping schools with financial literacy and default prevention efforts.

Visit www.nslp.org for:

Loan Inquiry

Find information about student loans.

Repayment Assistance

Calculate loan payments and figure a budget. Find information about repayment options, deferments, and who to contact with questions about student loan repayment.

Financial Management Tools

Find online budget, money management, and student loan repayment resources.

Financial Literacy Online

Online financial literacy courses and free, interactive tools to help you manage finances and avoid excessive debt.

We guarantee it.™

NSLP National Student Loan Program

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NSLP is a national guaranty agency providing repayment insurance to lenders that make student loans.