We guarantee it.™

Financial Literacy Education

2008-2009 Edition

Money Management and Student Loan Education Seminars for Students and Financial Aid Administrators

NSLP National Student Loan Program

NSLP offers personal money management and student loan education seminars to its postsecondary institution partners. Contact your NSLP regional director if you are interested in having an NSLP financial literacy educator deliver these seminars to your staff or students.

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Personal Money Management

After Student Loans – Where's the Money?

How many times have distressed students sought assistance from your financial aid office after maxing out on their student loans? Until now, you have only worked with traditional student aid programs such as loans, grants, and work-study. So how can you "show them the money"?

This down-to-earth seminar includes student and advisor checklists for achieving the best results. Learn how to analyze the student's financial and total condition, and set a plan to determine, evaluate, and implement possible solutions. Find out about alternative financial aid options and how to determine the best fit for your students.

Target Audience: Financial Aid Administrators

Time: 1 hour

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

- conducting consultations with students in need
- guiding students through the life assessment process
- identifying resources outside of student loans
- selecting financial advisors

Are You Fully Covered? A Stripped-Down Look at Insurance

Are you thinking about opening your own business or practice after graduation? Don't forget to cover your assets first. Take a comprehensive look at the various insurance options, learn how to choose a qualified agent, and find out how to maintain your insurance policies during this informative seminar.

Target Audience: Students and Financial Aid Administrators

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; or maybe you've 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.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

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

Be a Financial Champion – Recruiting a Winning Team of Financial Advisors

Successful professionals 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 who to turn to for various financial and legal advice, what qualities to look for in an advisor, and how to recruit the best team to make you a financial champion!

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the importance of financial advisors
- the various types of financial advisors
- characteristics financial advisors should have
- choosing qualified advisors

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

Graduation is around the corner and you're ready to venture out into the world of business. Do you have what it takes to become a successful entrepreneur? Let us show you how to build a customized business plan that will give you a blueprint for success. Learn why the planning process is so important and what needs to be considered before you begin your new venture.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- why one needs a business plan
- what to consider when starting a business

Big Choices – How to Handle Life's "Little" Financial Decisions

Life can throw a lot of challenges your way. Find out how to turn tough choices into good decisions so you can move your money in the direction of your dreams.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- what to know before making financial decisions
- the decision-making process
- other factors that can influence decisions

Choosing Your Space – The Decision to Rent or Buy

While owning a home may be the "American Dream", it may not always be the wisest financial choice for everyone. Learn how to decide between renting and buying a home and what to expect from each process.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the pros and cons of renting
- the pros and cons of buying
- choosing the right option

NEW Counseling Students to Effectively Manage Finances

Is it difficult for students to understand what you are trying to say? Would you like to make the most of the time you have with your students? We've condensed information from a trusted financial counseling certification program to help you learn how to better counsel your students regarding their personal finances—whether you only have five minutes or an hour to spend with them.

Target Audience: Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

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

Create an Award-Winning Money Management Fair

Ever wanted to teach your students valuable money management habits? Learn how to create an award-winning Money Management Fair on your campus, utilizing a wide variety of partners and volunteers. You will be shown step-by-step, effective methods for delivering the facts about wise money management to students on your campus.

Target Audience: Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

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

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

For the average medical student, a high salary may be on the horizon. But new doctors may have difficulty keeping up with their student loan payments during residency. Find specialized money management and student loan advice for recent medical school graduates in this informative seminar.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

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

Financial Success for Your Students – How Financial Aid Professionals Fit into the Picture

You know that good financial skills are critical to consumers today, 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 your campus. This session focuses on why taking leadership in teaching financial literacy is important and suggests effective tools designed specifically for the college years.

Target Audience: Financial Aid Administrators
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

Frugal Living on a College Budget

Have you ever wondered how you are going to make it on that skimpy college income? We'll help you sort out your budget and keep those never-ending expenses under control. We've also added some real plusses—the "Top Ten Money Mistakes" that college students make AND some unique ideas for dating on the cheap (without that special someone thinking you are cheap). Last but not least, we'll show you how to start planning for future wealth building when the tough money days are over at last.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- developing a budget
- controlling expenses
- changing behaviors

Heads and Tails of Money Management – Budgeting to Achieve Financial Success (and Peace of Mind)

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 and create a plan that works and lasts a lifetime.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- why budgets are necessary
- setting financial goals
- developing, maximizing, and maintaining a budget

NEW IOU – How to Make Informed Borrowing Choices

Do you need money but aren't sure where to go to get the best loan? This session defines various lending sources and tells you the pros and cons of each. We'll also help you learn how to improve your credit status in order to get the best deal possible.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

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

NEW Money Management: The Basics — A Little Bit of Knowledge Can Take You a Long Way

Are your students asking for information about all areas of money management? Are you having a difficult time selecting just one topic? This seminar is designed to give a general overview of money management including budgeting, credit reports and scores, credit cards, and ID theft. Other seminars in this catalog cover each of these topics in more detail, but this is a solid overview of many topics if your students need it all!

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- developing a budget
- understanding one's credit report and improve one's credit score
- evaluating and selecting a credit card
- deterring, detecting, and defending against ID theft

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

The "small print"—it's everywhere you look! And the more credit you seek, the more you'll be asked to "sign on the dotted line". But what is buried in those contracts? Find out today 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 get ready to sign you'll know what to look for so you can protect yourself and make the very best consumer decisions possible.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

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

Small Effort, Big Return – What Saving Can Do for You!

Are you tired of living from paycheck to paycheck? Find out how saving and investing can fit into any budget and learn just how rewarding each can be.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- the power of compounding interest
- tips and strategies for boosting saving capacity
- where to stash cash
- investment basics

Smart Credit — Choosing and Using Credit Cards Wisely

So you think you're ready for your first credit card? There are lots of things to consider when you make this big decision. Will you know how to go about selecting that card? And what about the day when your first bill arrives—reading and understanding it may be a bigger challenge than you bargained for. Learn how to get started and continue the wise use of credit cards, and what your rights and responsibilities are as a cardholder. Leave prepared to send in your application and get started.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- knowing if one is ready for a credit card
- choosing a credit card
- understanding the contract
- using credit cards wisely
- understanding credit card holders' rights

Tackling Debt – The Best Strategies for a Healthy Financial Future

Some debt is necessary for achieving goals and dreams, such as helping to pay for your college education. Other debt, like high-interest credit card debt, can put a real drain on your finances and actually hinder you from achieving important goals and dreams. Find out how to balance your borrowing habits to reduce debt and increase your financial health.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

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

Taxing Matters: Financial Aid Staff

If students came to your office asking for tax advice, would you be prepared to answer their questions? We can help! Our tax specialists have created this seminar especially for financial aid office staff so you can provide helpful tax advice for your students and their families.

Target Audience: Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- income tax basics
- educational tax credits and deductions available to students and their parents
- tax preparation and payment options
- tax consultant tips

Taxing Matters: Students

Does April 15th scare you more than Friday the 13th? Don't sweat it! Prepare early for tax season with these tips designed just for students. Find out about filing requirements and how to take advantage of available tax credits and deductions so you won't pay Uncle Sam more than necessary.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- benefits of taxes
- types of taxes
- income tax brackets and formulas
- strategies to minimize taxes
- tax preparation and payment options
- gift and inheritance tax laws

NEW Your (Credit) Life Story, Part 1 – What You Need to Know about Your Credit Report

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 about you, and teach you about identity protection.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the importance of credit histories
- the function of the credit reporting agencies
- how to order a credit report
- how to read and understand a credit report

NEW Your (Credit) Life Story, Part 2 – What You Need to Know about Your Credit Score

Do you know your credit score? If not, it's time to find out what it is and how it affects you. In this seminar, you'll learn how your credit score is calculated and how to improve your score so you can get the best loans and interest rates.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- the role of the credit reporting agencies
- how to order a credit report
- how credit scores are calculated
- how to improve one's credit score

NEW Exit Counseling for Graduate Students

Graduate students have special concerns when it comes to student loan repayment. This session covers all of the basics, plus we've added relevant information to specifically address the needs of your graduate students.

Target Audience: Students and Financial Aid Administrators
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 lenders can help borrowers
- examples of monthly repayment amounts for Stafford and Grad PLUS loan borrowers

NEW Exit Counseling for Undergraduates

Give your undergraduate borrowers the "low-down" on how to be successful while repaying Stafford loans. This brief, yet powerful seminar will help student borrowers know what is expected of them when they leave school and enter repayment.

Target Audience: Students and Financial Aid Administrators
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 lenders can help borrowers
- examples of monthly repayment amounts for Stafford loan borrowers

Going Private – The Ins and Outs of Alternative Loans

Need money for school? There are many borrowing options available to students, but learn the facts before you borrow. If you are considering alternative loans, this seminar can help you make an informed decision.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

- how private loans differ from federal loans
- how to maximize financial aid sources
- key questions to ask when shopping for a private loan

Guide to Managing Stafford Loans in Repayment

Students and financial aid administrators play important roles in the Stafford loan repayment process. This seminar explains basic rules for successfully managing those loans and provides tips to simplify repayment.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- options available to borrowers in repayment
- the pros and cons of repayment options
- where to find repayment information

Loan Consolidation Made "Simple"

If you're in a state of consolidation confusion, this presentation will help you weigh the pros and cons and make informed decisions about loan consolidation benefits and incentives.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will increase participants' understanding of:

- basic consolidation rules
- the pros and cons of consolidation
- selecting a lender

NEW Student Loans 101: All You Ever Wanted to Know but Were Afraid to Ask!

Are you confused about student loans? Would you like help understanding all 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.

Target Audience: Students and Financial Aid Administrators
Time: 1 hour
Learning Objectives: Attending this seminar will improve participants' understanding of:

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

Headquartered in Lincoln, Nebraska, the National Student Loan Program is a private, nonprofit corporation in its second decade as a 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 one of the nation's major guaranty agencies and continues to serve as the designated guaranty agency for Nebraska.

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.