



\$AFE is a service learning project of the Department of Health and Human Development at Montana State University - Bozeman. \$AFE offers no-cost information on family finance issues for college students via the telephone, e-mail, and through our Web site. \$AFE also hires professional financial counselors to counsel with students one-on-one. \$AFE is funded by a grant from the Student Assistance Foundation.

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If you would like to work with \$AFE as a student, check out a degree in consumer science, with a focus on family economics and finance. For information, please contact:

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LIFE IN... COLLEGE



SURVIVING IN THE ACADEMIC WORLD

Brought to you by:  **STUDENT ADVOCATES
FOR FINANCIAL EDUCATION**

Dear College Student,

You're in college! Good choice! You are committed to increasing your knowledge and skills so you can be a more productive worker, citizen, and family member. You will be happier and wealthier with a college degree. Your career will be more satisfying and successful.

However, your future happiness, wealth and success may be harmed if you mismanage your finances while in college. Some students overspend and ignore financial warning signs and then find themselves in a financial mess even before they receive that diploma. As a college student, consumer credit is easy to get and easy to misuse. Creditors are more than happy to extend unbelievable amounts of credit because they know you will have higher than average lifetime earnings. You must look out for yourself in such a world.

The purpose of this booklet is to give you a head start on managing your finances while you are in college. We hope you will take the suggestions contained in this booklet to heart so you can minimize stress due to financial struggles. Students at Montana State University - Bozeman in the Department of Health and Human Development chose the topics to be covered in the booklet based on their own college experiences. Students also did the research and much of the writing of the booklet. So you are getting information from experienced college students who want to help you get through college the best way possible.

If you have further questions or concerns after you read this material, please contact us at:



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