



Financial Literacy 101: Online Financial Education for College Students

Student Presentation

Introducing Financial Literacy 101

The screenshot shows the Financial Literacy 101 website. At the top, there is a navigation bar with 'My Money', 'Courses', and 'Explore'. Below this is a large banner image of a road with a green circle containing the text 'It's your money, it's your future.' To the right of the banner is a 'Quick Tour' section with a 'Take Tour >>' link. Below the banner are two main sections: 'Returning Students' and 'New Students'. The 'Returning Students' section has fields for 'Email' and 'Password', a 'Forgot your password?' link, and a 'Login' button. The 'New Students' section has an 'Access Code' field, a 'Need a code?' link, and a 'Get Started' button. At the bottom, there are three utility links: 'Administrative Login', 'Course Verification Tool', and 'Help Center'. The footer contains links for 'Help', 'About', 'Contact', 'Privacy Policy', and 'Terms of Use', along with a copyright notice for Decision Partners, Inc. from 2004 to 2011.

FINANCIAL LITERACY 101

My Money Courses Explore

It's your money, it's your future.

Quick Tour

Learn more about how Financial Literacy 101 is changing the way students learn about personal finance.

[Take Tour >>](#)

BOOKMARK

Returning Students

If you've already started a course, login here. Starting a new course? Enter your Access Code under "New Students".

Email:

Password:

[Forgot your password?](#)

New Students

Enter your access code to get started. If this has not been provided to you, please contact your school or sponsoring organization.

Access Code:

[Need a code?](#)

Administrative Login

Manage your organization's settings, generate reports, and export data.

Course Verification Tool

Verify course participation using a student's course completion code.

Help Center

View recommended browser settings and other computer requirements.

[Help](#) [About](#) [Contact](#) [Privacy Policy](#) [Terms of Use](#)

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What is Financial Literacy 101?

- An online program that...
 - Helps you think about managing money in a way that's relevant to *your* life.
 - Makes sure you understand the basic concepts linked with financial success among students.
 - Offers objective, non-judgmental personal feedback based on your financial attitudes and behaviors.
 - Includes exercises, surveys, quiz questions, assessments, plus the ability to take notes on any topic.
 - The course is relevant to **both** traditional and non-traditional students.

Why Bother Now?

- “Why bother managing money if I live off of student loans, don’t have an income, or earn less now that I’m in school?”
 - For students, managing money is not about getting rich, it’s about reducing harm – minimizing debt and financial stress, while increasing your chances of success in college.
 - Many students have expectations about debt and college finances that may not be accurate.
 - The course(s) in this program will help you prepare for the unique financial challenges of being a student. Learn to recognize the warning signs of financial trouble *before* it affects your college career.

Course Topics

Review Multimedia Close

FINANCIAL LITERACY 101

Media Module

Courtesy Overdraft Protection

- * A fee-based service that lets you avoid declined charges
- * If you overdraw your account, the bank loans you enough money to pay the charge
- * The fee is around \$35 no matter how small the overdraft (1 cent over = \$35)
- * An extremely expensive loan in most cases



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Help Center

- Understanding financial health for students.
- Budgeting.
- Getting the best deal on banking and avoiding fees.
- Managing credit effectively.
- Avoiding identity theft.
- Recognizing the signs of financial trouble.

In Approximately 90 Minutes...

- If you participate fully in the course, you will:
 - Learn the basic concepts any student should know while in college (whether you are financially independent or dependent on your parents for support).
 - Create a monthly budget with personalized suggestions.
 - Set your long and short-term financial goals.
 - Receive personalized feedback on topics including financial stress, credit card spending, hours worked per week, plus more.
 - Complete an identity theft risk assessment.
 - Get a reality check on your likely after college earnings with the Real World Calculator.
 - Review at least one of your credit reports.

After Completing Course

- Explore over 50 modules that may be relevant to your situation, including:
 - Financial Health
 - Financial Services
 - Managing Credit
 - ID Theft
 - Financial Trouble
 - Financial Planning
 - Insurance
 - Buying a Car
 - Buying a Home
 - Renting an Apartment
 - Taxes
 - Saving and Investing
- Print your budget, course notebook, and other feedback for discussion with friends, family, or advisors.
- Login again to track your progress meeting your monthly budget and financial goals.

About Privacy

- Financial Literacy 101 honors the privacy of each and every student. The course is produced by Decision Partners, an independent, non-profit organization.
- Your individual survey data, quiz answers, and exercise responses are never released to anyone, including your school.
- Course administrators have access to *only* the following information about you:
 - Course grade
 - Course completion code
 - Course percent complete
 - Year in school
 - Basic contact information (name and email)
 - Student ID (if required by the school)
- Questions? Please review the “Privacy” link at the bottom of every page in the course.

Getting Started

- Visit www.FinancialLiteracy101.org.
- Enter the access code supplied by your school in the Access Code box under “New Students.”
- Fill out the sign up form.
- Follow the instructions to complete the pre-course survey and begin the program.

Need Help?

- Please send program technology questions such as login problems, password requests, or course error messages to Decision Partners at:

Account_help@decisionpartners.org

- For questions related to due dates, access codes, and campus resources, please contact your course administrator.