

USA Funds Life Skills Course Summaries

Financial Aid and Paying for College

101 How Will I Pay for My Higher Education?

Teaches students how to find resources and funds to finance their higher education by examining the costs associated with school, explaining the various types and sources of student aid, and determining affordable levels of student loan debt.

Flesch-Kincaid Grade Level: 8.5

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Estimate how much their higher education is going to cost.
- ♦ Find resources to pay for school.
- ♦ Borrow money smartly to minimize their debt.

102 How Do I Apply for Financial Aid?

Teaches students the steps involved in applying for financial aid and provides information about reviewing and accepting financial aid offers.

Flesch-Kincaid Grade Level: 7.7

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Apply for federal financial aid.
- ♦ Locate and apply for other types of grants and scholarships.
- ♦ Apply for private student loans.
- ♦ Review and accept financial aid offers.

103 What Do I Need to Know About Repaying My Student Loans?

Teaches students how to plan for repaying their student loans, the options available if they are having trouble repaying their student loans, and their responsibility for repaying those student loans.

Flesch-Kincaid Grade Level: 9.1

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Prepare for repaying their student loans.
- ♦ Discover options available to them if they have trouble repaying.
- ♦ Understand the responsibilities they have as borrowers.

104 What if I Have Trouble Repaying My Student Loans?

Teaches students the options available to borrowers who are having problems repaying their student loans, actions to take if they become past due, the impact of defaulting on their student loans, and the importance of preventing a default.

Flesch-Kincaid Grade Level: 8.6

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Keep track of their student loans.
- ♦ Take the correct actions if their student loans are past due.
- ♦ Use available options if they are unable to make payments.
- ♦ Avoid student loan default and its impact.

105 How Do I Manage My Student Loans While I Am in School?

Teaches students how to gather information about their student loans and repayment options, compare expected income with estimated monthly student loan payments, and understand the responsibilities of being a student loan borrower.

Flesch-Kincaid Grade Level: 7.5

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Gather information about their student loans.
- ♦ Determine how much they can afford to borrow.
- ♦ Compare student loan repayment options.
- ♦ Understand their responsibilities as student loan borrowers.

School and Personal Life Management

201 How Do I Achieve My Goals?

Teaches students how to set realistic educational, career and financial goals, how to establish a plan to achieve their goals, and the difference between a need and a want.

Flesch-Kincaid Grade Level: 8.2

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Set realistic education, career and financial goals.
- ♦ Devise a plan to achieve their goals.
- ♦ Understand the difference between a want and a need.

202 What Do I Need to Know Before I Select a Program of Study?

Teaches students the importance of choosing a program of study that is right for them, how working with an academic adviser can be helpful and the benefits of finishing school on time.

Flesch-Kincaid Grade Level: 7.6

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Choose a program of study that is right for them.
- ♦ Use strategies that will help them complete their education on time.
- ♦ Work with an academic adviser to identify the best way to achieve their educational goals.

203 How Do I Live on a Budget While I Am in School?

Teaches students how to determine the amount of money they really have for their budget on a monthly basis, takes them through the process of creating a budget, explains money-saving strategies, and provides resources to determine projected salaries for different career choices.

Flesch-Kincaid Grade Level: 7.4

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Determine how much money they have to spend each month.
- ♦ Budget properly so they can meet their financial obligations.
- ♦ Consider expenses to trim from their budgets.
- ♦ Project how much money they might earn after college.

204 How Do I Manage My School Life?

Teaches students strategies and planning guidelines that will help them manage their school life, such as good study and exam preparation habits, time management plans and the importance of student-faculty interactions.

Flesch-Kincaid Grade Level: 7.0

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Create time management plans.
- ♦ Develop good study and exam preparation habits.
- ♦ Understand the importance of student-faculty interactions.

205 How Do I Manage My Personal Life While I Am in School?

Teaches students how to manage their personal life while in school by offering strategies for handling stress and ways to form connections with others on campus.

Flesch-Kincaid Grade Level: 6.5

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Handle stress while in school.
- ♦ Form connections while in school.

Graduating Students

301 Now That I Am About to Graduate, How Do I Find a Job?

Teaches students how to maximize the effectiveness of their job search by leveraging their online presence in a positive way, with emphasis on how to create a cover letter and resume that highlights personal and professional attributes.

Flesch-Kincaid Grade Level: 9.0

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Set a realistic vision for how much money they will make.
- ♦ Use their online presence to their advantage while job hunting.
- ♦ Gather the appropriate information to prepare for creating their employment package.
- ♦ Create an impactful cover letter to help them get noticed.
- ♦ Write a resume that highlights their professional and personal strengths.
- ♦ Search for and find a job.

302 How Do I Prepare for a Job Interview?

Teaches students how to prepare for a job interview, including pre-interview planning (what to bring, how to dress), what to expect during the interview and the types of questions they should be prepared to answer, and what to do after the interview.

Flesch-Kincaid Grade Level: 9.4

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Properly plan for an employment interview.
- ♦ Be successful in an interview.
- ♦ Follow up after the interview.
- ♦ Test their interview preparation skills.

303 How Do I Establish Career Goals?

Teaches students how to establish career goals by identifying what success means to them, reviewing ways to research career options and steps to take now to work toward achieving those goals.

Flesch-Kincaid Grade Level: 6.0

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Identify what success means to them.
- ♦ Research their career options.
- ♦ Take steps now toward achieving their career goals.
- ♦ Establish short- and long-term career goals.
- ♦ Reevaluate their career options if things don't go as planned.

304 Where Does My Paycheck Go?

Teaches students about the deductions and taxes that are taken out of their paycheck, how to determine the amount of their take-home pay and what they have available to spend.

Flesch-Kincaid Grade Level: 8.7

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Identify the deductions and taxes taken from their paycheck.
- ♦ Determine the amount of their take-home pay.

305 How Do I Live on a Budget After I Have Completed School?

Teaches students how to establish a budget that will allow them to live within their means and meet obligations to pay off student loans and other debt, provides resources to estimate the starting salary for their chosen profession and offers money-saving strategies to help trim their budget.

Flesch-Kincaid Grade Level: 7.5

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Use resources to project their potential salary after school.
- ♦ Create a budget to fit their new lifestyle.
- ♦ Use money-saving strategies to trim unnecessary expenses from their budget.

306 What Do I Need to Know When Deciding to Pursue a Graduate Degree?

Teaches students how to identify what a graduate degree will mean to them personally, professionally and financially.

Flesch-Kincaid Grade Level: 9.1

Target Audience: Undergraduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Identify what graduate school means to them.
- ♦ Estimate their future earning potential with a graduate education.
- ♦ Assess the financial investment associated with a graduate degree.

Credit and Money Management

401 How Do I Manage My Credit Card Debt?

Teaches students the basics of credit cards, including terminology, considerations when applying for a credit card, the true cost of making only minimum payments and ways to break bad credit habits.

Flesch-Kincaid Grade Level: 7.7

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Understand the basics of credit cards.
- ♦ Evaluate different credit card offers.
- ♦ Manage their credit card debt.
- ♦ Break bad credit habits.

402 What Do Credit Scores Mean to Me?

Teaches students what credit scoring is, how it's used and what factors influence it, and how credit scores can impact their lives.

Flesch-Kincaid Grade Level: 8.6

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Understand what a credit score is and what factors influence it.
- ♦ Estimate their credit score.
- ♦ Understand how a credit score affects the availability and terms of credit.
- ♦ Implement strategies to achieve and maintain a good credit score.

403 What Do Credit Reports Mean to Me?

Teaches students what a credit report is and what information it contains, who can access a credit report, how to obtain a credit report from the three major reporting agencies, and how to review for and report errors.

Flesch-Kincaid Grade Level: 7.5

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Define a credit report and how it's used.
- ♦ Identify those who can legitimately access their credit report.
- ♦ Obtain a copy of their credit report.
- ♦ Verify and correct information contained in their credit report.
- ♦ Safely and legally repair a bad credit report.

404 How Can I Protect Myself From Identity Theft?

Teaches students about what identity theft is, how it happens, how to protect themselves, how to detect it and what to do if their identity is stolen.

Flesch-Kincaid Grade Level: n/a

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Recognize identify theft and how it happens.
- ♦ Protect themselves from identity theft.
- ♦ Take steps to reclaim their identity if it is stolen.

405 How Do I Manage My Debt?

Teaches students about the different types of debt, how to calculate debt-to-income ratio, and tips and strategies for how to reduce and eliminate debt.

Flesch-Kincaid Grade Level: 7.1

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Understand debt and how people get too far into debt.
- ♦ Calculate their debt-to-income ratio.
- ♦ Determine if they are living beyond their means.
- ♦ Reduce and eliminate their debt.

406 How Do I Set Savings Goals?

Teaches students the benefits of saving money, the process of identifying and prioritizing short-, medium- and long-term savings goals, and how to create, follow, monitor and adjust a savings action plan.

Flesch-Kincaid Grade Level: 7.3

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Set short-, medium- and long-term savings goals.
- ♦ Prioritize their savings goals.
- ♦ Create, follow, monitor and adjust their savings action plan.

407 How Can I Make the Most of My Savings?

Teaches students about interest and the time value of money, the advantages and disadvantages of different savings methods, how to set a savings time line, and the importance of selecting savings methods that best support savings goals.

Flesch-Kincaid Grade Level: 8.4

Target Audience: Undergraduate and Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Calculate the interest earnings for their savings.
- ♦ Evaluate available savings methods.
- ♦ Determine the potential rate of return on their investments.
- ♦ Select the best methods to reach their specific savings goals and time lines.

Graduate Students and Adult Learners

601 How Much Is My Graduate Degree Going to Cost?

Teaches graduate students how to identify the tuition, fees, "hidden" costs and personal expenses that may be encountered while pursuing a graduate degree.

Flesch-Kincaid Grade Level: 10.0

Target Audience: Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Calculate their total graduate school tuition and fees.
- ♦ Identify factors that may increase or decrease their cost.
- ♦ Estimate the total anticipated cost of their graduate education.

602 How Will I Pay for My Graduate Education?

Teaches graduate students how to find resources and funds to finance their graduate education by exploring the various types and sources of student aid (including free sources and student loans), track all of their undergraduate and graduate student loan debt, and determine the maximum student loan debt they can afford.

Flesch-Kincaid Grade Level: 10.1

Target Audience: Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Identify ways to finance their graduate education.
- ♦ Minimize their student loan debt.
- ♦ Monitor all of their undergraduate and graduate student loan debt.

603 How Much Income Should I Expect?

Teaches students how to determine salary information based on degree attainment, profession, experience and location, that living within their means now gives them more control over their financial future, and helps them determine affordable levels of student loan debt.

Flesch-Kincaid Grade Level: 8.4

Target Audience: Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Research earning potential by career and education level.
- ♦ Estimate their potential starting salary.
- ♦ Live within their means for more control over their financial future.
- ♦ Determine affordable levels of student loan debt.

604 How Do I Budget While in Graduate School?

Teaches graduate students how to determine the amount of money they really have for their budget on a monthly basis, takes them through the process of creating a budget, explains money-saving strategies, and helps them establish a plan to begin saving money right away.

Flesch-Kincaid Grade Level: 7.2

Target Audience: Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Calculate their monthly income.
- ♦ Budget properly so they can meet their financial obligations.
- ♦ Use strategies to help them reduce their expenses.

605 How Can I Control Spending While in School?

Teaches students how to live within their means by understanding their current spending habits and identifying ways to reduce spending while in school.

Flesch-Kincaid Grade Level: 6.6

Target Audience: Graduate Students

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Make sure their spending habits match their priorities and lifestyle.
- ♦ Reduce spending while in school.

Couples in School

701 Couple Talk: How Do We Cope With School and Our Relationship?

Teaches couples — when at least one person is in school — how to identify the challenges associated with school that may affect their relationship, how to manage emotions caused by the stress of school, and ways to cope with the stress of school while keeping their relationship healthy.

Flesch-Kincaid Grade Level: 7.7

Target Audience: Couples in School

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Identify the challenges that they and their partner may face.
- ♦ Manage their emotions caused by the stress of school.
- ♦ Cope with the stresses of school while keeping their relationship healthy.

702 Couple Talk: How Do We Manage Our Money While In School?

Teaches couples — when at least one person is in school — how to manage the financial changes and challenges associated with returning to school as a couple by recognizing the importance of getting their finances in order, identifying the reasons why discussing money can be problematic and how to overcome those issues, and identifying ways to budget when or if they have children.

Flesch-Kincaid Grade Level: 8.2

Target Audience: Couples in School

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Talk candidly with their partner about money.
- ♦ Accommodate necessary changes to how they manage money.
- ♦ Plan for additional costs related to raising children.

703 Couple Talk: How Can We Have a Life With So Little Money?

Teaches couples — when at least one person is in school — how to reduce some of the unwanted pressures in their lives, low-cost ways to have fun so they can focus their resources on achieving their educational goals and limiting their debt.

Flesch-Kincaid Grade Level: n/a

Target Audience: Couples in School

Course Learning Objectives:

In this course your students will learn how to:

- ♦ Reduce some of the unwanted pressures in their lives.
- ♦ Take advantage of inexpensive entertainment options.
- ♦ Maintain their relationships through dating at home.
- ♦ Make dinner fun while spending less.

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