

Did You Know:

- The typical college student today graduates with

\$4,000

in credit card debt?

- The average student loan debt is

\$24,000?

- That CFNC has

**FREE
TOOLS**

and workshops to help your students become financially fit?

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Helping you plan, apply, and pay for college

CFNC is a service of the State of North Carolina provided by a partnership of the Department of Public Instruction, the NC Community College System, the NC Independent Colleges and Universities, The University of North Carolina, College Foundation, Inc., and the North Carolina State Education Assistance Authority.
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**College
Foundation**
of North Carolina

Financial Fitness for Your Students



CFNC.org

Helping you plan, apply, and pay for college

**College
Foundation**
of North Carolina

Financial Literacy Material

These interactive sets of materials are free for your students to use on their own or under your direction.

Students must have a CFNC account to access these materials.

Advanced Money Management

Helps community college students build personal financial literacy and make better decisions about borrowing to pay for college.

Financial Literacy 101

Teaches other college students, high school seniors, and adults about college financing, money management, and more.

MoneyEdu

Prepares high school freshmen, sophomores, and juniors for managing money wisely. Parents may want to review this material too.



Financial Literacy Tools

Your students can also access free financial calculators on [CFNC.org](https://www.cfnc.org).

Real World Calculator

Demonstrates the effects of credit card and education debt on a student's post-graduation financial situation.

Smart Borrower Calculator

Helps students borrow wisely by connecting career salaries and loan amounts to see how repayment can affect future income.

Stafford Loan Repayment Calculator

Allows students to plug in loan amounts to see how payments will fit into their budgets.

Savings Calculator

Students can try out different interest rates to estimate how their money might grow.

Credit Card Repayment Calculator

Makes the reality of credit card bills hit home.

Monthly Budget Calculator

Calculates monthly budgets based on income and expenses.

Checkbook Balancing Tool

Provides simple steps and a calculator for balancing checkbooks.

Downloadable Fact Sheets

You or your students can download and print literacy fact sheets with topics including Introduction to Banking, Credit and Debit, Getting Out of Debt, and Identity Theft.

Financial Literacy Workshops

These resources are great to use with first-time student loan borrowers, ACA classes, and freshman experience classes. They include written materials and multimedia presentations on more than 50 topics, which you can assign to students or deliver as workshops.

Topics include:

- Financial Health
- Budgeting and Setting Financial Goals
- Managing Credit
- Identity Theft
- Responsible Borrowing for College
 - Federal versus private student loans
 - Repaying student loans
- Grants, Scholarships, and Work-Study

Tools for Administrators

- Instructor guides for each set of financial literacy materials
- Online assessments and student certificates of completion
- Reports for financial aid administrators and instructors
 - Pre-completion survey
 - Post-completion survey
 - Aggregate usage data

Access all these financial literacy materials and more at [CFNC.org/paying/financial_literacy.jsp](https://www.cfnc.org/paying/financial_literacy.jsp)