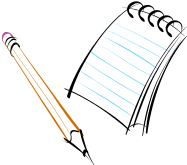




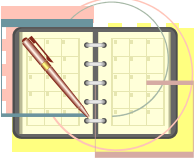

Presents


TAKE THE FINANCIAL BACKPACK CHECK

A popular bank advertisement asks you to look in your wallet. No doubt, that bank wants you to have their credit card handy. In order to be financially ready, you'll need to have some specific things within your reach. So let's find out "What's in a financial backpack?"

ITEM	USE	PURPOSE
Pencil	Write down expenses; compare prices at different stores; make a "wants" list; Put between teeth to relax tension (don't bite)	Those who track their expenses know where their money goes and how to plug a financial drain fast.
Pen	Write and sign checks and important documents; write down expenses; compare prices (just the same as with a pencil)	Always use a pen to write and sign a check. It would be easy to alter the check (or document) if written and signed in pencil.
Small Memo Pad 	Keep a record of expenses; compare prices when shopping; remember what your significant other wants you to do	The brain gets cluttered quickly so by writing in a note pad the thought stays "on top". At the end of the day, you can really see where your money went and if you need to spend less the next day. Oh, and remember to do those "honey-do's", too.
Checkbook with check register	Pay bills and give money to others; record in the register to whom and how much you paid	Keep a running balance so you don't run out of money and bounce a check, which will cost you more money, a lot of time, and aggravation.
Savings account bank "book" (or statement)	Record money going to savings account; use for direct deposit	If you don't have a checking account, at least have a savings account. Once you establish yourself with the bank, you can cash a check




		<p>that someone else gives you against the account without paying a fee.</p> <p>Visit MARCH page on Rowdy Cents about banking.</p>
<p>Calculator (or use the one on your cell phone)</p>	<p>Add and subtract deposits and expenses</p>	<p>Okay, you can do math in your head - just be accurate. Also, a calculator is a really neat toy.</p>
<p>Calendar or day-planner (can be a PDA or cell phone app, too)</p> 	<p>Mark important dates – like FAFSA filing opens Jan 1; rent payment due on the first of each month; income tax filing deadline is April 15; tests and assignments are due; appointment with your advisor; your mother’s (or sweetie’s) birthday</p>	<p>Most financial troubles come from being disorganized---late payments and missing deadlines cost a lot! Plus, you could miss out on additional funds for college if you file the FAFSA late.</p> <p>No telling what kind of trouble you’ll have if you miss your mom’s (or sweetie’s) birthday☺</p>
<p>Wallet or billfold</p>	<p>Store your Driver’s license, UTSA ID card, ATM/Debit card, cash, business cards of Financial Aid Counselor and Academic Advisor, pictures of sweetie (or mom)</p>	<p>It pays to be organized! (You’ll be admired, too.)</p> <p>Visit the RUN page on Rowdy Cents for time management and organization tips.</p>
<p>UTSA ID Card</p> 	<p>Get into UTSA events free; use “Rowdy Dollars”; use Dining Dollars; confirm that you belong at UTSA</p>	<p>The UTSA ID card is your ticket to attending many on campus events free; using the Recreation Center; checking out books at the campus library; and even getting some discounts at off-campus stores/restaurants.</p> <p>The ID card also serves as a prepaid debit card if money has been deposited onto the account. (It can only be spent on campus.) Guard it like a treasure and, if lost or stolen, report it immediately to the IDCard Office.</p>

<p>A bank debit/ATM card</p>	<p>Bank account withdrawal to pay for purchases; use at ATM for cash withdrawals</p>	<p>These are very convenient and take the place of writing a check in most situations. Be sure to opt-out of the overdraft service. It can cost you a bundle of money to allow overdrafts to happen on your account. Keep your receipts and write them in your check register and subtract from a running balance.</p>
<p>A credit card</p>	<p>Buy things for which you can pay when the bill comes; buy online; reserve rental cars and hotels; make airplane reservations</p>	<p>Have only one, if you must have one at all. Only use it for what you can pay when the bill comes. Use credit wisely.</p> <p>Visit the JUMP page of Rowdy Cents about credit and debt.</p>
<p>The degree plan of your major</p>	<p>Know what courses to take; map your degree by each semester (like a journey from city to city); consult often to avoid detours and graduate on time.</p>	<p>As a college student if you don't know where you are going then how are you to get there?!</p> <p>Visit REACH page on Rowdy Cents for Money-Wasters for UTSA Students</p> <p>Undergraduates, visit CLIMB page about "graduate in 4" or, at least, as fast as you possibly can.</p>
<p>The FAFSA web site address and your PIN</p>	<p>Apply for federal financial aid no later than February 1 for the upcoming academic year</p>	<p>Do this to be eligible for any need or non-need based grants, scholarships, and loans. You can file the FAFSA without having your income tax 1040 form filed. You just estimate or use the past year's figures then update when new one is filed.</p>
<p>Rowdy Cents web site</p> 	<p>Access online resource about personal finances and college.</p>	<p>"Rowdy Cents – Making a World of Money Sense"; Knowledge is power! Visit often.</p> <p>http://www.utsa.edu/moneymatters</p>

Cash	Keep some but not a lot with you in your wallet or billfold	Perhaps you don't use cash much anymore. But some believe that you will be less likely to spend cash than if you have a plastic card. This might be a good way to control spending and put your plastic on a diet.
Piggy bank; container for coins	Save coins every day	A very good way to start saving money. At the end of the week, dump it into a bigger container. At the end of the month, deposit the change into a savings account. Visit the STRETCH page on Rowdy Cents about what to save for and how.
Cell phone	Manage your finances; get mobile alerts from bank; shop around for the best deal; call or text Mom, Dad, Aunt, Uncle, Grandma, Grandpa, friend for money; call or text your sweetie – maybe not to ask him/her for money	So many things you can do with a cell phone now and all the apps! Beware - a cell phone plan can 'bankrupt' you if you go over your allotted minutes or texts. You really don't need a cell phone to manage your finances but it sure is handy.
MP3 player and ear buds	Download personal finance tips from <i>SmartMoney</i> and some pretty cool tunes, too	You can maintain your cool as nobody will know you are listening to financial advice. Visit the GO page on Rowdy Cents for download
Spending Plan	Another name for a budget	Keeps you focused on not overspending; helps you save money; maybe use extra money to treat your sweetie (or your mom 😊) Visit the FOLLOW page on Rowdy Cents about budgets.
Wants/Wish list	List items or events that you would like to have someday and the costs	What's the difference in a "want" and a "need"? "I want an iPhone. Do I need it?" The rent is due. Do I want or need to pay it? Without a reason to save, no one saves within reason. Visit the Follow Goals page on Rowdy Cents.



Family picture	Remember where you came from	Money attitudes spill over from your family experiences. This is one's greatest influence about finances. Examine your money habits and see if you can identify any with your family's attitudes as you were growing up. You might want to change your money habits and that's okay.
Picture of your sweetie	Remember whom you love	If you are sharing your life, you may be sharing your finances. Talk about what's important to both of you, money management styles, and saving for short and long term goals. Many relationships break up because of money stress.
Stress ball and Kleenex 	There will be times....	If you don't know what these are for then you have lived a sheltered life so far...
Celebration party horn	There will be times....	Celebrate the little victories as well as the big ones. Just don't overspend.
Water bottle, PBJ sandwich, grocery coupons, dining out coupons; favorite store coupons	Bring filtered water from home/refill at water fountains on campus; bring lunch from home once or twice a week; stop paying full price for many of the things that you buy	Always think of ways to spend less money. Be prepared to live frugally, especially while in college, so you can have less debt when you graduate. Visit the REACH page on Rowdy Cents for money-saving tips.

This backpack is pretty heavy now. But the contents may actually lighten your debt load and carry you far into a financially stable future.

utsa.edu/moneymatters ... [Rowdy Cents](#) - a World of Money Sense