TEXAS A&M AGRILIEE EXTENSION FINANCIAL LITERACY FOR **COLLEGE BOUND STUDENTS**

<u>How To Save When You Don't Have A Dollar to Spare: January 8th at 1:00 pm</u>

During this session we will discuss how to save money in college. In a year, money can be saved by cutting back or eliminating some of the little items bought every day

Bank On It: January 15th at 1:00 pm

Identify the major types of insured financial institutions, identify five reasons to use a bank, and describe the steps involved in opening and maintaining a bank account.

To Your Credit: January 22nd at 1:00 pm During this session we will discuss the purpose of a credit report and how it is used and differentiate between good and bad credit.

Borrowing Basics: January 29th at 1:00 pm During this session we will help students define the difference between credit and a loan. Distinguish between secured and unsecured loans. Identify three types of loans, costs associated with getting a loan and the factors lenders use to make loan decisions.

RSVP for each class by phone or email.

Email: lvrolland@ag.tamu.edu or victoria.zwahr@ag.tamu.edu Phone-FCH Department: 281-342-3034

once you have submitted an rsvp, you will be sent a link for the meeting the day before the workshop

TEXAS A&M

<u>Classes will be via Microsoft Teams.</u> Taught by Leticia Hardy, MS Texas A&M AgriLife—Fort Bend County CEA - Family & Community Health

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