



# Financial Proficiency and Entrepreneurship Student Workbook



# Financial Proficiency and Entrepreneurship: Student Workbook

This workbook belongs to:

---

Created by the Hispanic Association of Colleges and Universities (HACU). Support was given by the United Services Automobile Association (USAA). Material collaboration in this workbook was supplied by Cash Course.



## Acknowledgements

We want to acknowledge USAA for their support in this project, Cash Course for allowing collaboration in material use and the schools listed below for joining us in this endeavor to encourage and provide financial proficiency skills for the Hispanic student body and community in San Antonio:

Our Lady of the Lake University,

Palo Alto College,

San Antonio College,

St. Philips College,

University of Texas at San Antonio.

We want to thank the teachers, staff, administrators, community members, mentors, speakers, and families for supporting and engaging students in their financial literacy and entrepreneurship.

**We want to express our gratitude to the students for giving us their time and energy to participate in this program. We hope the information, connections, and aid will inspire students to continue to reach their goals and strengthen their financial proficiency.**



# Table of Contents

<b>Progress Page .....</b>	<b>4</b>
<b>Earn .....</b>	<b>5</b>
Explore Your Interests Worksheet.....	5
Future Aspirations Worksheet .....	8
Costs of Training and Development Worksheet.....	9
<b>Save &amp; Invest.....</b>	<b>10</b>
SMART Goals Worksheet .....	10
Comparing Checking Accounts Worksheet.....	13
Comparing Savings Accounts Worksheet .....	13
<b>Protect .....</b>	<b>15</b>
Auto Insurance Worksheet.....	15
Insurance Plan Worksheet.....	17
Emergency Fund Worksheet.....	19
<b>Spend .....</b>	<b>20</b>
Spending Perceptions Scale .....	20
Spending Detective Worksheet.....	21
Monthly Budget Worksheet.....	23
<b>Borrow .....</b>	<b>26</b>
Credit Scavenger Hunt Worksheet.....	26
<b>Compare Credit Cards</b> .....	<b>28</b>
Debt Recovery Worksheet .....	28
<b>Pay for Education .....</b>	<b>30</b>
Determining Your Annual Net Cost .....	30
Student Loan Comparison Chart.....	32
<b>Work or Internship.....</b>	<b>33</b>
DECIDE Worksheet.....	33
<b>Salary Negotiations &amp; Job Details.....</b>	<b>36</b>
Job Offer Decision Worksheet.....	36
<b>Taxes.....</b>	<b>39</b>
Taxes Scavenger Hunt .....	39



## Progress Page

Your Financial Proficiency Advisor will use this page to track your progress.

<b>Earn</b>	<b>Signature of Advisor</b>	<b>Date</b>
Explore Your Interests Worksheet		
Future Aspirations Worksheet		
Cost of Training & Development Worksheet		
<b>Save &amp; Invest</b>	<b>Signature of Advisor</b>	<b>Date</b>
SMART Goals Worksheet		
Comparing Checking Accounts Worksheet		
Comparing Saving Accounts Worksheet		
<b>Protect</b>	<b>Signature of Advisor</b>	<b>Date</b>
Auto Insurance Worksheet		
Insurance Plan Worksheet		
Emergency Fund Worksheet		
<b>Spend</b>	<b>Signature of Advisor</b>	<b>Date</b>
Spending Perception Scale		
Spending Detective Worksheet		
Monthly Budget Worksheet		
<b>Borrow</b>	<b>Signature of Advisor</b>	<b>Date</b>
Credit Scavenger Hunt Worksheet		
Compare Credit Cards		
Debt Recovery Worksheet		
<b>Pay for Education</b>	<b>Signature of Advisor</b>	<b>Date</b>
Determining Your Annual Net Cost		
Student Loan Comparison Chart		
<b>Work or Internship</b>	<b>Signature of Advisor</b>	<b>Date</b>
DECIDE Worksheet		
<b>Salary Negotiations &amp; Job Details</b>	<b>Signature of Advisor</b>	<b>Date</b>
Job Offer Decision		
<b>Taxes</b>	<b>Signature of Advisor</b>	<b>Date</b>
Taxes Scavenger Hunt		



## Earn

This section explores how different career paths can align with your interests.

Instructions: Log in to [Cashcourse.org](https://www.cashcourse.org) and complete the **Career Planning** coursework. Once you have finished, complete the **Earn** section in this workbook.

### Explore Your Interests Worksheet

Exploring how your interests can align with potential careers is a great way to know what kind of career you would enjoy. Take the Career One Stop Interest Assessment quiz using the QR code below. Scan the QR code with your phone's camera and follow the link. Once you have finished the assessment, answer the questions below.

Career One Stop Interest Assessment



Question	Response
What are the top 10 professions listed on your results?	
Click on the interest score details graph on the left-hand side of the page. What are your top three interest areas?	
Click one profession that grabs your interest. What is the profession you chose?	
How much education do most people have in this profession?	
What is the job outlook for the profession?	



What is the median wage for that profession?	
In Texas, do you need a license or certificate for this profession?	
What skills do you need for this profession?	
What abilities do you need for this profession?	
What are four activities you might do in a day of this profession?	
What knowledge areas would a person have if they were in this profession?	
What are three related occupations to this profession?	
What are your thoughts about this profession?	
Were there any other professions on the list that caught your interest?	



---

## Optional

You can also conduct an in-depth assessment on \*NET Interest Profiler on My Next Move. **It is not required to complete this worksheet, but it is given for your use.** The U.S. Bureau of Labor Statistics Occupational Outlook Handbook is also a great resource to research a wide range of professions, their education need, and job details. The QR codes for both are below. Scan the QR code with your phone's camera and follow the link.

O\*NET Interest Profiler on My Next Move assessment



U.S. Bureau of Labor Statistics Occupational Outlook Handbook





## Future Aspirations Worksheet

We all want something different for our future, and the concept of the future is different for each of us. What will yours look like? Mark a time frame for each “future” concept below or apply these time frames to your own list of aspirations.

Aspiration	Already Doing This	Near Future	Within a Few Years	Far Future	Not Applicable
Buy a home					
Buy a car					
Pay off debt					
Establish an emergency fund					
Travel					
Retire					
Have peace of mind					
Be financially secure					
Invest in the stock market					
Work for myself					
Save for a child’s education					
Improve health					
Take a family vacation					
Volunteer					
Donate to charities					
Help other family members					
Change careers					
Earn a professional certification or degree					
Other:					



## Costs of Training and Development Worksheet

Before you sign up for specialized training or college courses, use this worksheet to list some of the costs associated with completing your professional development needs. Add the total costs and compare them to the salary you can expect once you complete the education. Does it pay to pursue the training or coursework that you are considering?

Cost Category	Applicable	Not Applicable	Approximate Cost
Tuition or registration			
Texts or learning materials			
Professional association fees (e.g., membership dues)			
Lab or testing fees			
Post-training testing, licensing, or credentialing fees			
Transportation			
Lodging			
Meals			
Unpaid time off or vacation time used			
Child, pet or other dependent care			
Loans or other costs to cover gaps in employment			
Other:			



## Save & Invest

This section will help you learn about Specific, Measurable, Achievable, Relevant and Time-bound (SMART) goals, saving, and comparison of personal financial accounts.

Instructions: Log in to [CashCourse.org](https://www.cashcourse.org) and complete **Saving and Goal Setting & Getting Started with Saving and Investing** coursework. Once you have finished, complete the **Save & Invest** section in this workbook.

### SMART Goals Worksheet

Improving your financial life requires planning, and that starts with setting goals that are **(SMART)**. Share your goals with a “financial buddy” or a friend who can keep you accountable for these goals and set specific dates to check-in on progress. Don’t forget to celebrate your successes!

#### Short-Term-Goals (1-3 years)

Example: *I want to save \$200 in an emergency fund every month for the next 12 months. I will report my progress on the last Monday of the month to my financial buddy.*

I want to...	
This amount...	
This often...	
For this long...	
I commit to the following check-in dates with my financial buddy:	



### Medium-Term Goals (3-5 years)

Example: *I want to save \$10,000 over the next three years for a house down payment. I will check in with my financial buddy every three months.*

<p>I want to...</p>          <p>This amount...</p>          <p>This often...</p>          <p>For this long...</p>	
<p>I commit to the following check-in dates with my financial buddy:</p>	



### Long-Term Goals (5-10 years)

Example: *I want to invest at least \$5,000 per year in my retirement funds for the next five years. I will check in with my financial buddy every six months.*

<p>I want to...</p>          <p>This amount...</p>          <p>This often...</p>          <p>For this long...</p>	
<p>I commit to the following check-in dates with my financial buddy:</p>	



## Comparing Checking Accounts Worksheet

Call or visit the websites of several nearby or convenient financial institutions (i.e., banks, credit unions) to learn more about their checking accounts. Using this information, you can make comparisons and figure out which may be the best account for you.

Checking Account Feature	Financial Institution 1	Financial Institution 2
Minimum deposit to open account?		
Monthly fees?		
Convenient location?		
Online banking and fees?		
Minimum balance to avoid account fees?		
Are there any accounts that earn interest?		
Debit card access and fees?		
ATM access and fees?		
Overdraft protection and fees?		
Federal Deposit Insurance Corporation (FDIC) or National Credit Union Administration (NCUA) insured?*		
Automatic deposits?		
Unauthorized transaction?		
Protections?		
Extra benefits for students?		
Other:		

\*The Federal Deposit Insurance Corporation (FDIC) is a federal agency that regulates banks for safety, reliability, consumer protection, and secures deposits. National Credit Union Administration (NCUA) is a federal agency that regulates credit unions for reliability, consumer protections, and secures deposits.



## Comparing Savings Accounts Worksheet

Call or visit the websites of several nearby or convenient financial institutions (i.e., banks, credit unions) to learn more about their saving accounts. Using this information, you can make comparisons and figure out which may be the best account for you.

Saving Account Features	Financial Institution 1	Financial Institution 2
Interest Rate (APY)		
Minimum deposit to open account?		
Monthly fee?		
Convenient location?		
Average or daily minimum balance and fees?		
Overdraft protection and fees?		
Is there an online banking and or fees?		
Debt card access and fees?		
ATM access and fees?		
Withdrawal services and fees?		
*Federal Deposit Insurance Corporation (FDIC) or National Credit Union Administration (NCUA) insured?		
Automatic deposits?		
Unauthorized transactions protections?		
Extra benefits for students?		
Other:		

\*The Federal Deposit Insurance Corporation (FDIC) is a federal agency that regulates banks for safety, reliability, consumer protection, and secures deposits. National Credit Union Administration (NCUA) is a federal agency that regulates credit unions for reliability, consumer protections, and secures deposits.



## Protect

This section will help you learn about insurance and all the different types of insurance available.

Instructions: Log in to [Cashcourse.org](https://www.cashcourse.org) and complete the **Fraud Protection, Protect Yourself with Insurance, and Prepare for Emergencies** coursework. Once you have finished, complete the **Protect** section in this workbook.

### Auto Insurance Worksheet

Use this auto insurance cheat sheet to identify the types of insurance you have available and any additional coverage you might want to investigate further.

Types of Auto Insurance	What Does It Cover?	Is It Required by Most States?
Bodily Injury Liability	Injuries you cause to another person	Yes
Property Damage Liability	Damage you cause to another person's property	Yes
Personal Injury Protection (PIP)	Your own and your passengers' injuries as well as lost wages and cost to fill in for the injured party's essential functions, such as childcare	No
Collision Coverage	Damage to your vehicle from traffic accidents and collisions with trees, stop signs, etc.	No*
Comprehensive Coverage	Damage to your vehicle from weather, natural disasters, fire, vandalism, contact with animals such as deer or birds; can cover things like hail damage and cracked windshields	No*
Uninsured/Underinsured Motorist Coverage	Hit-and-run incidents and accidents caused by drivers with no insurance or not enough insurance to cover your damages; can cover you if you are hit as a pedestrian	Depends on your state
Rental Car (while primary car is in the shop)	The cost of a rental car when your car needs repairs	No

\*Even if collision and comprehensive coverage are not required by your state, these coverages might be required by your auto loan lender. These coverages often are sold separately with a deductible. The higher your deductible, the lower your monthly premium. However, a high deductible also means you will pay more out of your own pocket before the coverage kicks in.





Locate your auto insurance statement and fill out this chart to get a quick reference of your coverage. Does anything stand out as needing further investigation? Make notes of any questions you have and contact your insurance provider.

Type of Coverage	My Annual Cost	My Deductible	My Coverage Maximum
Bodily Injury			
Property Damage			
Medical Payments or Personal Injury Protection (PIP)			
Collision			
Comprehensive			
Uninsured / Underinsured Motorist			
Rental Car (while primary car is in the shop)			
Other:			



## Insurance Plan Worksheet

<b>Size Up Your Situation</b>			
Think about your comfort level with the decisions you've made to this point related to insurance. Rate yourself on the following (put an 'x' in the appropriate column):			
<i><b>How comfortable are you with your level of insurance compared to ...</b></i>	<b>Very comfortable</b>	<b>Comfortable enough</b>	<b>Not comfortable</b>
Your level of risk-taking (e.g., risky hobbies such as rock climbing)			
Your everyday risks (e.g., how often you drive — the more you drive, the higher your risk of an accident)			
Your home's maintenance and care needs (e.g., could your home sustain damage from a severe storm or flooding?)			
The condition of your vehicle (e.g., could you get to work if your car was totaled?)			
Your health needs now			
Your risky habits (e.g., do you smoke or drink heavily?)			
Your family's health needs now			
Your health needs in the future (e.g., do you have any conditions that might be harder to manage later in life?)			
Your family's health needs in the future (e.g., do you anticipate having a baby? What about your parents' care as they age?)			
Your emergency savings available to cover unexpected home repairs			
Your risk of natural disaster, given common risk factors where you live			
Your available funds to cover unexpected medical bills			
Your cash reserves available to cover a job loss or sudden inability to work			
Your capacity to take time off work to care for others			



### Analyze Your Circumstances

You have big dreams and hopes for your future, but everything could be lost if you aren't protected from the occasional bad turn of events. Before you purchase or adjust insurance plans, jot down some notes about insurance questions you would like to follow up on with an agent or broker:

What questions do you have about your current insurance policies? Example: "I want to find out if my shed is covered by my current homeowners policy or if I need additional other structures coverage."

What types of insurance would you like to learn more about?

Does this amount feel comfortable? Could you afford to spend a bit more if it meant more peace of mind?

Add up your current insurance payments on all your policies. How much are you paying in monthly insurance premiums?



## Emergency Fund Worksheet

Many experts recommend having at least three months' worth of expenses saved in an emergency fund. To figure out the amount that should be saved in your emergency fund, fill out this worksheet.

Expense	Amount	Multiply by three months	Total Amount
Grocery bill for 1 month	\$	x 3 months	\$
Utility bill for 1 month	\$	x 3 months	\$
Mortgage or rent for 1 month	\$	x 3 months	\$
Transportation costs for 1 month	\$	x 3 months	\$
Other:	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
	\$	x 3 months	\$
Total amount I will need to keep in my emergency fund:			\$



# Spend

This section will help you learn about your spending habits and how to create a budget.

Instructions: Log in to [CashCourse.org](https://www.cashcourse.org) and complete the **Budgeting Basics** coursework. Once you have finished, complete the **Spend** section in this workbook.

## Spending Perceptions Scale

Here are 18 statements pertaining to spending techniques. There are five responses to select from which indicate the degree of your likeness to each statement. Mark the corresponding number on the line next to the statement.

1. **Totally like me**
2. **A lot like me**
3. **Equally like and unlike me**
4. **A little like me**
5. **Not at all like me**

1. \_\_\_\_ Each time I receive any money, I usually put a small amount of cash aside as savings.
2. \_\_\_\_ Each time I receive any money, I usually deposit it into a checking or savings account.
3. \_\_\_\_ I keep track of all the money I receive from every source.
4. \_\_\_\_ I create a budget every month and stick to it.
5. \_\_\_\_ I make sure to pay myself first (PYF) out of every allowance and/or paycheck.
6. \_\_\_\_ I keep a spending diary so I can track where my money goes.
7. \_\_\_\_ I am not influenced by other people's purchases or spending habits.
8. \_\_\_\_ I rarely make more than two trips per week to the grocery or convenience store.
9. \_\_\_\_ I rarely eat fast food.
10. \_\_\_\_ Comparison shopping for quality, value, price, etc. is something I do for practically every purchase, large or small.
11. \_\_\_\_ I do not owe money to my family or friends at the moment.
12. \_\_\_\_ I have set at least one long-term savings goal.
13. \_\_\_\_ I don't get anxious when I shop because I know how much money I have to spend.
14. \_\_\_\_ I look for free activities to do with my friends.
15. \_\_\_\_ I keep all of my receipts in case I need to return something.
16. \_\_\_\_ I am saving money towards my college education/graduate school.
17. \_\_\_\_ I think it is fun to go to the thrift stores and garage sales.
18. \_\_\_\_ I think a homemade gift or card says more than a fancy gift.

Review the scoring key:

17–27: You are very perceptive. You could teach others how to manage their spending and saving habits.

28–42: Pretty good. If you concentrate on some of your weak areas, you'll soon be amazed at the difference.

43–58: Welcome to the crowd. Just an hour a week focused on improving your spending would equal an increase in savings—you could actually pay yourself first!

59–90: Need some improvement. You need to make some immediate changes to avoid financial disaster. Consider implementing a spending plan as soon as possible.



## Spending Detective Worksheet

Locate your most recent monthly bank and credit card statements or use a spending record that best reflects your regular monthly finances. Begin at the top of your bank statement (if you have more than one statement, repeat this process for all your accounts and combine them into one list).

1. One by one, look at every item that took money out of your account — every bill you paid, every check, purchase, debit, cash withdrawal, etc., and put it in one of the three columns below.
2. Don't overlook fees or other charges from your bank. Put these in the "Regular Bills" or "Needs" column.
3. If you know you got cash back on a purchase, consider the cash as a separate transaction. For example, if you got \$40 in cash on top of a \$50 grocery bill, you might list the \$50 groceries as a "Need," but the \$40 cash as a "Want."
4. Make calculations easier by rounding up or down to whole dollar amounts (for example, \$45.36 would be \$45; \$11.75 would be \$12).

<b>Item Description</b>	<b>Regular Bills</b> <i>(Bills you pay on a regular basis that are about the same amount)</i>	<b>Needs</b> <i>(Things you need each month that vary in price)</i>	<b>Wants</b> <i>(Things you buy that you probably could do without)</i>
Example: Rent	\$800		
Example: Bank fee	\$10		
Example: Groceries		\$50	
Example: Lunch out			\$15
<i>If completing this worksheet by hand, print out enough copies to record all of your expenses. If completing electronically, insert rows by right-clicking or opening "Table Properties."</i>			
<b>Item Description</b>	<b>Regular Bills</b>	<b>Needs</b>	<b>Wants</b>





## Monthly Budget Worksheet

To complete the worksheet, find your average monthly income and expenses, and fill out the information below. For expenses you do not have you may leave those blank or find the average cost of those items in your state online. You can keep this budget in mind for future use.

Income	Monthly Amount
Scholarships	
Work-study pay	
Loans	
Grants	
Work	
Family support	
Other:	
<b>Total Income:</b>	
Expenses:	Monthly Amount
<b>Housing</b>	
Rent or mortgage	
Utilities (electricity, heat, water)	
Condo/homeowner's association fees	
Property taxes (if not included in mortgage payment)	
<b>Savings Goals</b>	
Emergency fund	
Other saving goals (car, computer, vacation, etc.)	
Retirement	
<b>Insurance</b>	
Health insurance	
Homeowner's or renter's insurance	
Auto insurance	
Life insurance	
Disability insurance	





<b>Credit Cards</b>	
Monthly payment	
<b>Student Loans</b>	
Monthly payment	
<b>Other Loans</b>	
Monthly payment	
<b>Medical Expenses</b>	
Doctor/dentist office visit copays	
Uncovered expenses	
Prescription drug costs or copays	
Over-the-counter medications	
Contact lenses or glasses	
<b>Food and Beverages</b>	
Groceries	
Restaurants	
Alcohol	
<b>Transportation</b>	
Car payments	
Car maintenance	
Gas	
Car washes	
Parking	
Ride share/taxis	
Public transportation	
<b>Clothing</b>	
General clothing	
Workplace attire	
Shoes	
Accessories	
<b>Technology</b>	



Internet	
Software programs and video games	
Tech accessories	
Cell phone	
Cable	
Video streaming subscriptions	
<b>Travel</b>	
Hotels	
Flights/rail/car costs	
Food	
Tickets to shows, sporting events, museums	
Pet/house sitting	
<b>Personal Care</b>	
Health club/gym membership	
Toiletries	
Haircuts	
<b>Pets</b>	
Food	
Vet bills	
Groomer fees/boarding costs	
Toys and collars	
Medicine	
<b>Other Expenses</b>	
<b>Total Monthly Expenses:</b>	
<b>Monthly Income – Monthly Expenses:</b>	








## Borrow

This section will help you learn what credit is and how to use credit responsibly.

Instructions: Log in to [Cashcourse.org](https://www.cashcourse.org) and complete the **Be Credit Savvy** coursework. Once you have finished, complete the **Borrow** section in this workbook.

### Credit Scavenger Hunt Worksheet

Scan the QR codes with your phone's camera and follow the links. Then answer the following questions to learn more about credit.

Question	Response
<b>Smart Student Guide</b> 	
<b>What are 13 smart credit card tips?</b>	
<b>Credit Reports</b> 	
<b>Where can you find a free copy of your credit report?</b>	
<b>About Credit Scores</b> 	
<b>What are the different ranges for credit scores?</b>	
<b>About Credit Scores</b> 	
<b>What are the 5 main factors that impact your credit score?</b>	
<b>About Credit Scores</b> 	
<b>Can you have more than one type of credit score?</b>	



### **Credit Report Terms**



### **Credit Card Terms**



#### **Define these terms:**

- **Thin/Credit File/No Credit File**
- **Credit Score**
- **FICO Score**
- **Annual Percentage Rate (APR)**
- **Credit Balance**
- **Daily Periodic Rate**
- **Grace Period**
- **Interest Rate**

### **Fair Credit Reporting Act Summary**



**What are the 9 things you should know about the Fair Credit Reporting Act?**



## Compare Credit Cards

Scan the QR code below to explore the differences and similarities between secured and unsecured credit cards.



Find two secure or unsecured credit cards and fill out the worksheet below.

Card Features	Credit Card 1	Credit Card 2
Is this secured?		
Is there an application fee?		
Does it require a deposit and how much?		
What is the credit limit if it is a secure card?		
For secured cards does it earn interest?		
Is there an annual fee and how much?		
Is there a late payment fee and how much?		
What is the Annual Percentage Rate (APR)?		
Do they report to the credit bureaus?		
For credit cards what is the interest rate?		
Can you take out cash and what is the fee?		
Can use online banking and/or a mobile app?		
Do they have any fraud protections?		
Are there fees for late payments and returned payments and how much are they?		
Are they a member of the Federal Deposit Insurance Corporation (FDIC)?*		
Other:		

\*The Federal Deposit Insurance Corporation (FDIC) is a federal agency that regulates banks for safety, reliability, consumer protection, and secures deposits.



# Debt Recovery Worksheet

List how much money you owe to each creditor and how much you will pay off each month. If you can, pay extra towards the one with the highest interest rate. When you've paid off one debt, congratulations! Start using that money to pay off another debt.

Creditor	Loan Type	Interest Rate	Prepayment Penalty?	Amount Owed	Monthly Payment	Due Date



## Pay for Education

This section will help you learn about the many ways you can pay for college or university.

Instructions: Log in to [CashCourse.org](https://www.cashcourse.org) and complete the **Paying Back Student Loan** coursework. Once you have finished, complete the **Pay for Education** section in this workbook.

### Determining Your Annual Net Cost

Compute your annual expenses to understand what you will need and how you will pay for higher education.

Cost of attendance		
Tuition and fees	\$	
Housing and meals	\$	
Books and supplies	\$	
Transportation	\$	
Other education costs:	\$	
Other Expenses:		
<b>Estimated cost of attendance for full-time enrollment</b>	<b>\$</b>	<b>/yr</b>
Grants and scholarships to pay for college		
Grants from your school	\$	
Federal Pell Grant	\$	
Grants from your state	\$	
Scholarships	\$	
Other:	\$	
	\$	
	\$	
<b>Total grants and scholarships ("Gift" aid; no repayment needed)</b>	<b>\$</b>	<b>/yr</b>
What you will pay		
<b>Net costs</b> (Cost of attendance minus total grants and scholarships)	<b>\$</b>	<b>/yr</b>
Work options		
Work-Study (Federal, state, or institutional)	\$	/yr



<b>Net costs after work options</b>	<b>\$</b>	<b>/yr</b>
<b>Loan options*</b>		
Federal Perkins Loan	\$	/yr
Federal Direct Subsidized Loan	\$	/yr
Federal Direct Unsubsidized Loan	\$	/yr
Other Loans:	\$	/yr
	\$	/yr
	\$	/yr
<b>Net costs after loan options:</b>	<b>\$</b>	<b>/yr</b>
<b>Other options</b>		
Family contribution:	\$	/yr
Parent PLUS Loan:	\$	/yr
Payment plan offered by the institution:	\$	/yr
Military and/or National Service benefits:	\$	/yr
Other Contributions:	\$	/yr
	\$	/yr
	\$	/yr
	\$	/yr
<b>Net Costs after Other Options:</b>	<b>\$</b>	<b>/yr</b>
<b>*Contact your financial aid office if you have questions about your borrowing eligibility</b>		





## Student Loan Comparison Chart

Compare current student loans you may have and any future loans you are considering.

Lender Name	Website and Contact Information	Type of Loan (circle one)	Loan Amount	Interest Rate and Fees	Loan Terms	Grace Period	Date Repayment Begins
		Federal Perkins Stafford(Unsub.) Stafford (Sub.) PLUS Other: _____ Private		Interest Rate: Fixed: ____% or Variable: ____%  Fees:			
		Federal Perkins Stafford(Unsub.) Stafford (Sub.) PLUS Other: _____ Private		Interest Rate: Fixed: ____% or Variable: ____%  Fees:			
		Federal Perkins Stafford(Unsub.) Stafford (Sub.) PLUS Other: _____ Private		Interest Rate: Fixed:____% or Variable:____%  Fees:			
		Federal Perkins Stafford(Unsub.) Stafford (Sub.) PLUS Other: _____ Private		Interest Rate: Fixed:____% or Variable:____%  Fees:			



## Work or Internship

This section guides you in decision-making to ensure you place your priorities first.

Instructions: Complete the **Work or Internship** section in this workbook.

### DECIDE Worksheet

Use the DECIDE decision-making model to help you choose the right option for you:

- Define the problem.
- Establish your criteria.
- Choose options.
- Identify pros and cons.
- Decide.
- Evaluate.

**Define the problem with deciding between work and an internship.** Be as specific as possible.

**Establish your criteria.** What features are must-haves? What is non-negotiable?



**Choose options.** Narrow down your options to three top choices.

Option 1:

Option 2:

Option 3:

**Identify pros and cons.** Jot down a few of the key features, factors and costs of your top choices.

	<i>Pros</i>	<i>Cons</i>
Option 1:		
Option 2:		
Option 3:		



**Decide.** Choose the option that best fits your criteria.

I choose ...

**Evaluate.** Make a plan to regularly evaluate your choice.

I will review my chosen option in \_\_\_\_\_ (weeks / months / years).

Check-in date: \_\_\_\_\_



## Salary Negotiations & Job Details

This section is about learning about employee benefits and how to choose the right job for your needs.

Instructions: Log in to [CashCourse.org](https://www.cashcourse.org) and complete the **Making the Most of Employee Benefits** coursework. Once you have finished, complete the **Salary Negotiations & Job Details** section of this workbook.

### Job Offer Decision Worksheet

Look at the categories below and indicate which ones are important to you by placing a check mark next to them in the “Priority” column. Then, go through the list a second time, and in the column on the right, rank your chosen priorities from most to least important to you. This will help you make the best decision possible when comparing job offers.

Priority	Category	Rank	Priority?	Category	Rank
	Salary			Benefits (discounts, memberships at gyms, etc.)	
	Position/title			Co-workers on LinkedIn	
	Responsibilities			Location	
	Hours			Distance from home	
	Overtime pay			Public transportation access	
	Paid days off			Parking Availability	
	Unpaid days off			Parking/transportation assistance	
	Mental Health Days			Moving Package	
	Work from Home			Dress code	
	Hybrid Schedule			Company perks	
	Flex Schedule			Tuition reimbursement	
	Paternity Leave			Company Values	
	Daycare center			Other:	
	Health insurance				
	Dental insurance				
	Vision insurance				
	Retirement plan				
	Life insurance				
	Disability insurance				
	Prestige				
	Potential for advancement				



Go to a job search website such as LinkedIn, Glassdoor, Indeed, or another site and find two jobs that seem appealing to you. Use the list you had completed before to understand what you would prefer. When assessing job offers, it is often helpful to list the pros and cons of each job.

Job 1	
Company Name:	
Position/title:	
Pros for this job	Cons for this job



Job 2	
Company Name:	
Position/title:	
Pros for this job	Cons for this job









# Taxes

This section will help you learn what Taxes are, how it affects your future, and where to go for help.

Instructions: Log in to [CashCourse.org](https://CashCourse.org) and complete the **Understanding and Managing Income Taxes** coursework. Once that is finished, complete the **Taxes** section in this workbook.




## Taxes Scavenger Hunt

Scan the QR codes with your phone's camera and follow the links. Then answer the following questions to learn more about taxes.

Questions	Response
Cash Course W-4:  What is a W-4 form?	
IRS W2:  What is a W-2 form?	
IRS 1098-T:  What is a 1098-T Form?	
IRS 1098-E:  What is a 1098-E form?	
IRS Who Should File:  Do you know if you need to file a tax return?	
IRS Filling Status Tool:  Do you know your filling status?	





<p>IRS Filling Options:</p>  <p>What are two options to file your Taxes for free?</p>	
<p>Steps to Get Ahead:</p>  <p>What are the five steps the IRS says you can do to get ahead on filling your Taxes?</p>	
<p>When To File:</p>  <p>What date is the last day to file taxes?</p>	

