



Financial Proficiency Student Toolkit



Created by the
Hispanic Association
of Colleges and
Universities



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Cash Course Log In

- [Cash Course](#)

High School Student Workbook

- [Workbook](#)

College or University Student Workbook

- [Workbook](#)

Checking your Credit Score

- To request your yearly free credit report from all 3 credit bureaus, you can go to [Annual Credit Report](#).
 - You can also request a free annual report from each individual credit bureau.
 - [Equifax](#)
 - [Experian](#)
 - [Transunion](#)
- To read more about credit scores visit the Federal Trade Commission's Consume Advice [Free Credit Reports](#) article.
- There are multiple ways you can have regular access to your credit score for free. First, see if your bank has a way to check your credit score. If your bank does not provide this, you can visit the following websites to check your credit score on a regular basis:
 - [Credit Karma](#)
 - [Nerd Wallet](#)
 - [Wallethub](#)

Building Credit Tips

- The following articles provide information on how to obtain and keep an excellent credit score:
 - [Quick Tips for your Credit Health](#)
 - [How to Improve Credit Fast](#)
 - [How to Build Credit](#)
- Services are offered to report your rent payments or utility bills to help build your credit score. Be aware that some of these services may have fees associated. Visit the websites below to learn more.
 - [Rental Karma](#)
 - [Experian Boost](#)
 - [Level Credit](#)

Fraud and Scams

- Keeping track of your credit score is a good way to be alerted about frauds or scams.

- To learn more about the ways identity theft can affect your financial wellness please read [What To Know About Identity Theft](#) by the Federal Trade Commission's Consumer Advice website.
- To report any kind of potential scam please go to [Report Fraud](#) by the Federal Trade Commission's Consumer Advice website.
- If you have been a victim of identity theft you can find a step-by-step guide at [Identity Theft Steps](#) by the Federal Trade Commission's Consumer Advice website.
- Keep in mind that business practices can be unlawful or unfair. You can visit the [Attorney General of Texas's website](#) or the [USA government information website](#) to file a consumer complaint against a business or a person.
- The [Federal Deposit Insurance Corporation \(FDIC\)](#) is a federal agency that oversees and regulates financial institutions and secures deposits.
 - To verify if you financial institution is a member of the FDIC or to see any other information concerning their financial information visit the [FDIC's Bank Find Suite site](#).
 - To submit a complaint about a business registered to the FDIC go to [FDIC Information and Support Center](#)
- To submit a complaint about a financial institution or service to the Consumer Financial Protection Bureau go to their [Complaint](#) page to submit online or to find their complaint phone number.
- To learn how to stop spam mail please read [How to Stop Junk Mail by the FTC](#).
- Please visit the Federal Trade Commission's [National Do Not Call Registry](#) to add your phone number and stop getting marketing calls.
 - Unfortunately, this only stops sales calls. To stop scam calls there are various ways to use call blocking. Please read [How to Block Unwanted Calls](#) by the Federal Trade Commission's Consumer Advice website to learn different ways to block calls.
- To learn how to stop spam emails please read [How to Get Less Spam in Your Email](#) by the Federal Trade Commission's Consumer Advice.
- For tips on recognizing spam texts please read [How to Recognize and Report Spam Text Messages](#) by the Federal Trade Commission's Consumer Advice.

Private Student Loans

- We always stress that federal financial aid, grants, and scholarships should be your first options when deciding how to pay for school however, that may not always be enough.
 - There are various articles on private student loans that show rates and lenders. These companies have partner agreements and rates that change periodically. Be sure to do research on private student loans to learn more. Below are some websites to help you learn about private student loans:
 - [17 Best Private Student Loans by Cecilia Clark at Nerd Wallet](#)
 - [College Loan Center by U.S. News](#)
 - [Student Loans by Bankrate](#)
 - Student loan comparison tools to consider are ones offered by your institutions such as the two below however, they are limited to parentship agreements.
 - [Elmselect](#)

- [Private Student Loans](#)
- Note: there are many scholarships out there, so always visit the federal financial aid office at your institution before considering student loans. You can also visit [HACU scholarships](#) to apply for additional scholarships.
- An extensive scholarship finder can be found at [Career OneStop](#).

Career Exploration

- Not sure what career to pursue? Go to [Career OneStop Assessments](#) to explore different careers.
- Visit [What Can I Do With This Major?](#) to learn what you should study in college to get the job you want.
- Visit the [Occupational Outlook Handbook](#) provided by the U.S. Bureau of Labor Statistics to find a compilation of careers and information regarding education, job outlook, salary, and more.

Internships

- Getting an internship is a great way to find out if you might like a career, gain experience, and network within your industry. You can visit your institution's career center to see if they have any openings or go to the links below to find additional opportunities:
 - [HACU's National Internship Program](#)
 - [Texas Internship Challenge](#)
 - [Chegg Internships](#)

Cost of Living

- The cost of living can influence where you go to school, where you live, and other major life decisions. Below are links to calculators to help you plan your future.
 - [Dr. Amy K. Glasmeier at the Massachusetts Institute of Technology's Living Wage Calculator](#)
 - [Family Budget Calculator by the Economic Policy Institute](#)
 - [Texas Reality Check by Texas Workforce Commission](#)

Salary

- Understanding the average salary in your area for a job can be helpful for salary negotiation. Below are a few websites that can show you average salaries.
 - [Occupational Outlook Handbook](#)
 - [Salary.com](#)
 - [Payscale](#)

Taxes

- Depending on your income level you can use an IRS funded step by step online website to file your taxes at [IRS Free File Online](#).

- If you make under 60,000 or less, have a disability, or your English is limited you qualify for tax filing assistance with Volunteer Income Tax Assistance (VITA), there also a Tax Counseling for the Elderly (TCE) programs as well.
 - To learn more about VITA and TCE programs visit [Free Tax Return Preparation for Qualifying Taxpayers](#).
 - Before you visit your local VITA or TCE, please check [What To Bring](#) to see a list of documents of what you will need for assistance.
 - Use the IRS's [VITA and TCE online tool](#) to find the closest programs to you.