CASHCOURSE

YOUR REAL-LIFE MONEY GUIDE

CASHCOURSE CAMPUS PLANNING WORKBOOK

Build an Effective Financial Education Program at Your College

This guide is for CashCourse administrators and instructors delivering financial education to a college audience.

FINANCIAL EDUCATION INTRODUCTION

BACKGROUND

College students make decisions that have huge impacts on their financial lives. They are embarking on career paths that will determine their future earnings and they might be taking on loans that will shape their post-graduation finances for years to come. College can be a financially vulnerable time. Financial education can help students make educated choices that align with their values and set them up for success.

Research Shows

Seven out of 10 college students are stressed about their personal finances. Thirty-two percent report neglecting their studies due to financial demands.

Source: *2015 National Student Financial Wellness Study, Ohio State University*

The National Endowment for Financial Education® (NEFE®) is the leading private nonprofit 501(c)(3) national foundation dedicated to inspiring empowered financial decision-making for individuals and families through every stage of life. As part of our mission, NEFE offers CashCourse, an online program designed specifically for college students. Totally free and totally ad-free, CashCourse is a trusted partner at more than 1,000 colleges and universities across the United States.

This Campus Planning Workbook takes you through the steps of planning, delivering and evaluating a financial education program using CashCourse resources.

5 KEY FACTORS FOR EFFECTIVE FINANCIAL EDUCATION

NEFE has outlined five key factors as a guide for educators on how to successfully teach personal finance. Consider these as you move through this guide and plan your program.

1 Well-Trained Educator

The instructor needs to be confident and knowledgeable about the specific personal finance topic to be covered in the program in order to create an environment that is ideal for student learning. This guide will cover a few training options for those without a background in personal finance.

2 Vetted Program Materials

Program materials should be created with the consultation of field experts and tested with the intended audience. **NEFE materials are all vetted by field experts and are created with no commercial ties.**

3 Timely Instruction

Program goals and topics should link to decisions that learners are readily able to make. If your students are years away from facing a certain money concept, consider alternative examples that cover the same lesson, but are more relatable to their day-to-day lives. Research has shown that timing is critical to effective financial education.

4 Relevant Subject Matter

Relevant subject matter is essential to impacting behavior. If learners are unable to relate to the topics, examples and content, you will not be able to fully engage them. The topics covered should matter to your students today. In addition to relevancy, students must be interested in the material and be able to relate to how it is presented. Consider your students' backgrounds, cultures and values around personal finance.

5 Evidence of Impact

Continuously seek information on the impact of your program. Evaluation allows you to make any necessary changes so that your program best reaches your students. This guide will cover several evaluation strategies and tools.

Consider and incorporate each of these factors in your planning so that you set yourself up for success.

LEARNING MONEY MANAGEMENT

Many people who find themselves in charge of financial education on a college campus do not have a formal personal finance education. Since a well-trained educator is a key component of effective financial education, we suggest these free and low-cost options to learn more about personal finance.

SMART ABOUT MONEY (SAM)

SAM is NEFE's consumer education site and it is perfect for an instructor or staff member who wants to learn more about money management on their own time. SAM features several 45-minute self-guided courses on topics ranging from My Earning Plan to My Transportation Plan. These courses are designed for adults and can be completed at your own pace. Start with the Money Basics section to get the essentials.

Like CashCourse, SAM is totally free to the user and is ad-free.

CASHCOURSE

While CashCourse is designed for college students, the site covers money management basics that are helpful for anyone. We recommend starting by taking our courses and checking out our articles.

We also provide up to $500 for college staff and educators to pursue financial education training through the CashCourse Reimbursement Program for Continuing Education. We offer a few example eligible trainings and events to get you started.

NON-NEFE TRAINING OPTIONS

We maintain a list of financial education events and trainings for college educators looking for professional development options. Most of these have fees associated with them, but they all qualify for the CashCourse Reimbursement Program for Continuing Education. These events and trainings are not affiliated with NEFE.

Now that you have a few options on learning more about personal finance, let's put together a program.

PHASE ONE: GET TO KNOW YOUR AUDIENCE

The first step to starting a financial education program is learning more about your students. This section focuses on three aspects: what your school knows, how students feel and what students know. This is an information-gathering stage that will shape all following phases. Use the Audience worksheet (page 21) to take notes on your intended audience.

WHAT YOUR SCHOOL KNOWS

Your campus likely already has helpful data gathered on student finances and behavior. Getting a big-picture view of your campus is a good place to start.

DEPARTMENTS TO ASK	POTENTIAL DATA
FINANCIAL AID	Student financial backgrounds and financially high-risk students
ORIENTATION/FIRST-YEAR EXPERIENCE (FYE)	Student money questions
ADMISSIONS	Campus demographics and student financial backgrounds
INSTITUTION RESEARCH DEPARTMENT	Student financial behaviors or trends
MARKETING	Best strategies for engaging students

SUGGESTED STRATEGIES

- Present your financial education plan to the department and inquire about any student data that can be shared. Be sure to be clear about your intended student audience.
- Check to see what school-wide data is freely available to the public. For instance, ***U.S. News*** **reports school retention rates.** You also can find general school data through the **Department of Education's College Scorecard.** This information is especially relevant if you are working with your school's full student enrollment, as it gives you a snapshot of how students are managing their debt load.

HOW STUDENTS FEEL

Knowing what your students want to know about money will help you identify topics of interest. Understanding how your students feel about money will help inform the tone and setting of your financial education program.

GENERAL STUDENT POPULATION	SPECIFIC GROUPS OF STUDENTS (E.G., TRIO, FIRST-YEAR STUDENTS, INTERNATIONAL)
Gather demographic data about your campus. This could include students' typical ages and socioeconomic status, common majors, etc.	If you work directly with a certain group on campus, consider their demographics. At what stage are they in their college career? In life?
Identify points of contact where you can ask students about their concerns. Can you speak before a lecture? Set up a table in the cafeteria? Send out surveys to key groups?	Ask them directly about their money questions. Be sure to create a nonjudgmental atmosphere and talk about what they would like to learn.

SUGGESTED STRATEGIES

- Ask professors if you can speak before a class. Use the opportunity to highlight available resources and ask students what they want to know more about.
- Table at a busy spot on campus. Have students submit their money questions for candy or a gift card drawing.
- If you work directly with students, just ask them! Have them poll their peers about their concerns.
- Talk to other departments about the common money questions students have and personal finance decisions they are facing.

SURVEY QUESTIONS

Writing effective survey questions requires some thought and review. Here are some best practices to use when building your survey:

- Use simple, specific language.
- Ask only one thing per question.
- Avoid leading questions.

Consider the following topics when designing your survey:

- Where students currently receive money advice
- How confident students are with handling their own money
- What money questions students have
- How students would like to receive information (workshops, online, etc.)

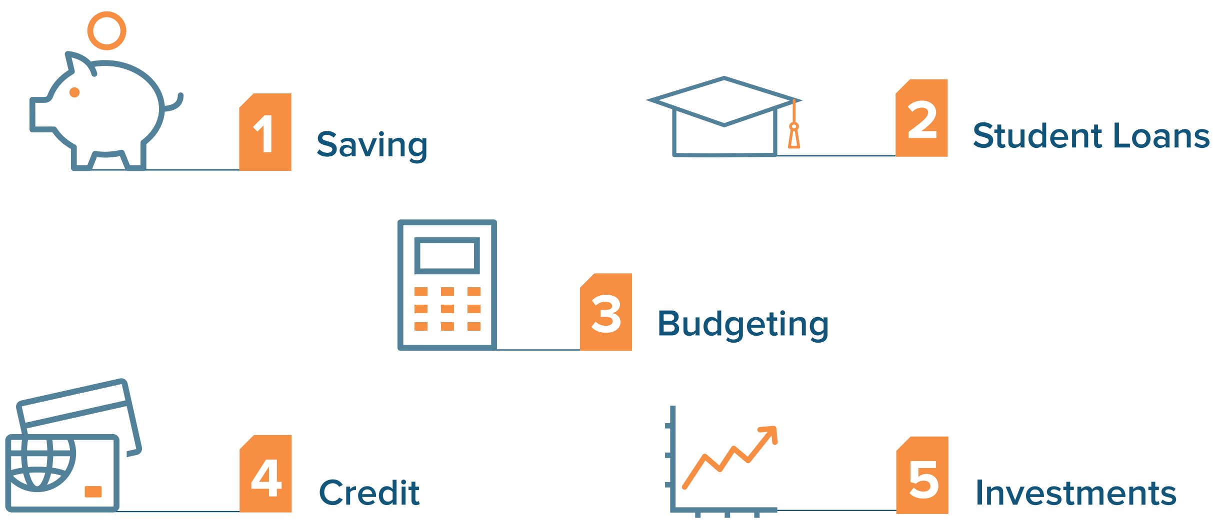
Research Shows

Millennials have a big disconnect when it comes to their finances. Their high confidence does not match their actual money knowledge. Most report being dissatisfied with their financial lives.

Source: *2015 George Washington University Financial Capability Study*

CASHCOURSE TIPS

In fall 2016, CashCourse surveyed more than 1,700 CashCourse students on their top areas of interest in personal finance. **Their top five money topics were:**



TOOLS AND RESOURCES

- Financial Identity Quiz
  - This NEFE quiz helps students figure out their money management style and where they are on their financial journey. This is a great tool for assessing your students' money attitudes and can be a helpful quiz to take yourself.
- LifeValues Quiz
  - This NEFE quiz helps students identify the personal values that affect their money management style. Like the Financial Identity quiz, this is another great tool for assessing money attitudes.
- North Park University was featured as a CashCourse Success Story in May 2017 for their incredible work starting a financial wellness program from scratch on campus. In particular, they did an outstanding job getting to know their student body's needs and wants.
- 10 Tips to Improve Your Online Surveys (Survey Monkey)
  - Survey Monkey is a free, online survey service. This might be a good option if you are polling students via email or through social media.
- Audience worksheet (page 21)

WHAT STUDENTS KNOW

In addition to learning your students' money questions and attitudes, it is important to assess their objective knowledge. We list a few short quizzes below that can make this a quick and easy process for your students.

- CashCourse Quizzes
  - These five-question quizzes cover a variety of topics that can be a quick pulse check on your students' financial knowledge. Use these to see how well your students know certain money subjects.
- Financial Industry Regulatory Authority (FINRA) Financial Capability Quiz
  - FINRA designed this five-question financial capability quiz that covers key concepts of financial knowledge. Have your students take this survey to get a general idea of their financial knowledge. Students will also be able to see how their score compares to the national average.

Once you have a general idea of what your students do and do not know, set learning outcomes. This is what you hope your students will learn and be able to demonstrate after completing your program. Base the number of learning outcomes on how much time you have with students. For instance, if you are doing a one-time workshop, you might select just one learning objective. Use the Learning Outcomes worksheet (page 22) to record these for future reference.

LEARNING OUTCOMES FOCUS YOUR WORK ON A FEW TOPICS AND FORM THE BASIS OF YOUR PROGRAM. HERE ARE A FEW EXAMPLES:

The student will be able to:

- Differentiate between a need and a want.
- Develop a personal financial plan.
- Compare different types of public loans.

You also can look to the CashCourse learning outcomes — listed in the index of this guide before the Learning Outcomes worksheet (page 22) — for inspiration. Feel free to use any of these for your own program. For the purposes of this guide, we are focusing on knowledge gain, but a program's true impact can be found in behavior change. If you are interested in learning more about measuring behavior change, **check out NEFE's Evaluation Toolkit.**

Once you have planned your program's structure in Phase Three, we will revisit these learning outcomes and discuss how to evaluate them.

PHASE TWO: GET TO KNOW CASHCOURSE

CashCourse is a library of financial education resources, including tools and information for students and additional resources to support administrators and instructors. CashCourse is designed to be flexible enough to meet the needs of different campuses. Take the time to familiarize yourself with the content and capability of the site to better understand CashCourse and how to use it for your students' needs.

AT A GLANCE

- CashCourse is divided into six main topic areas.
  (See page 23 for the full list of learning outcomes.)
  - Earn
  - Save and Invest
  - Protect
  - Spend
  - Borrow
  - Pay for Education

We also provide a list of every CashCourse resource by topic. This is a quick way to pull our resources that relate to your learning outcomes.

ADMINISTRATOR AND INSTRUCTOR RESOURCES	STUDENT TOOLS
Workshop kits	Worksheets
Assignments and student tracking	Articles
Marketing templates	Courses
Prewritten social media posts	Videos
Online scavenger hunts	Calculators
Your Spending, Your Savings, Your Future booklet	Budget Wizard
40 Money Management Tips Every College Student Should Know booklet	Quizzes

CASHCOURSE TRAINING

Use these training options to learn more about CashCourse's content and capabilities.

- Monthly Webinar Trainings
  - These monthly webinars cover the features of an administrator account and the capabilities of a CashCourse school account. They also give you a chance to ask live questions of the CashCourse team. This is the best overview of the site and is highly recommended for new administrators and instructors.
- Training Videos
  - CashCourse features a series of short videos that cover key functions of the site. If you are planning on making assignments via CashCourse, the CashCourse Assignments video will be particularly helpful to you.
- CashCourse Connection
  - Subscribe to *CashCourse Connection*, our monthly e-newsletter, for tips and best practices for the program. This is also the best source for any upcoming opportunities offered by CashCourse.

QUESTIONS TO ASK

- How do I want to engage my students in financial education?
  Online activities or in-person? Or a mix? How can I meet students where they are?
- Where does CashCourse fulfill my students' needs?
  - Where does it not?
  - Could you fill gaps with a subject matter expert? Or partner with another department? For instance, could your Career Center help students better understand their future cost of living? Based on your learning outcomes and student needs, how can CashCourse help address those needs? Keep this question in mind as you learn more about CashCourse resources and content.

CASHCOURSE TIPS

- Be sure to explore the site from the student perspective by toggling to **Student View** from your administrator dashboard, available in the top right of your screen. This will help you assist students in navigating the site.
- Each CashCourse school profile has two administrator accounts and unlimited faculty accounts. Administrator accounts can add other users and update the School Profile. Both administrator and faculty accounts can make assignments, track student progress and access the **CashCourse Resource Library**. Keep these capabilities in mind when considering campus partnerships in Phase Three.

PHASE THREE: DESIGN

Now that you have a better understanding of your audience and CashCourse, consider the structure of your program. Reflect on your learning outcomes and audience to identify potential campus partnerships, a crucial step in increasing your capacity and creating a campus culture of financial wellness. In this phase, you also will set program goals, metrics to measure the level of student engagement. Finally, we will revisit your learning outcomes to build evaluation measures.

PROGRAMMING OPTIONS

IN-PERSON PROGRAMS	ONLINE PROGRAMS
Workshops	CashCourse courses
Elective course	CashCourse quizzes
Loan counseling	Scholarship promotion
Information fair	Social media money tips
Speaking in front of student groups	Webinars
Speaking in front of classes	Essay contests
Money savings program	Online scavenger hunts
Peer mentors	
One-on-one counseling	

Use the Timeline worksheet (page 24) to plan your year. Be sure to consider planning and marketing hours as well. We cover marketing tactics in Phase Five, so feel free to leave that section blank until then.

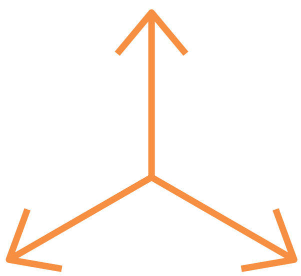
QUESTIONS TO ASK

- Based on what you learned in Phase One, what is the best avenue to reach your audience?
- What type of events are feasible for you or your office?
- How much time do you have with students?
- Which topics are staff knowledgeable about and which will require further research or outside expertise?

TOOLS AND RESOURCES

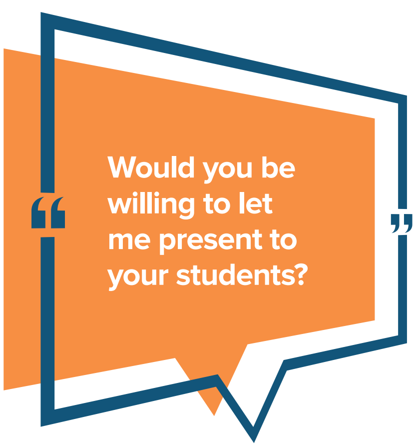
- Sam Houston State University designed a scholarship program using CashCourse with the specific purpose of reaching their online and graduate students. This is a great example of a program's structure shaped by its audience's needs.
- Timeline Worksheet (page 24)
- CashCourse Success Stories: We profile schools that have gone above and beyond with financial education. These include a wide variety of program structures and topics. Read through our features to get inspiration on how to set up your own program.

FIND CAMPUS PARTNERS



QUESTIONS TO ASK

- Meet students where they are. Where do students gather on your campus? Think about places like the residence halls, orientation, popular student groups, etc.
- Who else on campus has a vested interest in students receiving financial education? Reach out with specific opportunities for partnership. Use our Campus Partners worksheet (page 25) to formulate a plan.



TALKING POINTS

- "Would you be willing to put on a workshop series on [these personal finance topics] with my department?"
- "Will you help me advertise my program?"
- "Can I meet with you to go over a resource that I think you might find useful?"
- "Would you be willing to present on your knowledge of [this personal finance topic] to my staff or students?"

POTENTIAL CAMPUS PARTNERS	
Career Center	First-Year Experience (FYE)/Orientation
Financial Aid	Emergency Assistance Programs
Residence Life	Business School
Alumni Association	Cooperative Extensions
TRiO Student Support Services Offices	Summer Bridge
Parents' Association	Student Government
Student Affairs	Student Athletics
Living Learning Communities	Student/Campus Activities Board

TOOLS AND RESOURCES

- Barstow College's Financial Aid office recognized that they shouldn't be the only ones on campus promoting financial wellness. They strategized ways to empower other departments to join their cause and had great success building cross-campus partnerships.
- Campus Partners worksheet (page 25)

SET PROGRAM GOALS

Evaluation is one of the Five Key Factors for Effective Financial Education. It is important to build this into your program, so you can assess and adjust as needed. A mix of qualitative and quantitative data is especially helpful. Program goals can be as simple as measuring workshop attendance, so don't be intimidated. If this is your first time building a program, you can concentrate on gathering baseline data to compare against future efforts.

QUESTIONS TO ASK

- What would I consider to be a success?
- What can I measure?
- What metrics are meaningful?

GOOGLE ANALYTICS

Every CashCourse school account has **Google Analytics tracking installed.** This free tool can tell you how many visitors your site receives, how long they spend on the site and the most popular pages. It cannot tell you individual user information, but it will give you aggregate data.

In order to get started with Google Analytics, you will need a Gmail or Google-compatible email address.

Please email cashcourse@nefe.org with your school's name and your Gmail email address.

We provide a quick-start guide to using Google Analytics for CashCourse. Google also provides training through their Google Analytics Academy if you are interested in learning more.

WEB ANALYTICS	OTHER ANALYTICS
Number of site visits	Number of office visits
Percentage of new versus returning visitors	Number of workshop attendees
Websites from which visitors came to CashCourse	Number of inquires
Average time spent on site	Campus loan default rate
Number of pages viewed during a visit	Post-workshop surveys
Bounce rate (percentage of users who left the site after one page)	Focus groups

LEARNING OUTCOMES

Once you have planned the structure of your program, it is time to revisit the learning outcomes you set in Phase One. It is essential to build in evaluation measures along the way to assess whether or not you are reaching these objectives. Using a pre- and a post-program survey is one of the simplest ways to do this. NEFE provides a few tools to help you build these assessments.

NEFE Evaluation Toolkit

The Evaluation Toolkit is designed specifically for measuring the impact of financial education programs. This guide will help you set up assessments on your selected financial topics. With the Evaluation Toolkit, you can measure the impact of your program and have data to support your work.

CashCourse Courses

You can use the CashCourse courses as a means of assessment. Each course consists of a pretest, slides on the topic at hand and a post-test. Student scores can be tracked from your own CashCourse account.

CashCourse Quizzes

You can use the CashCourse quizzes to measure student knowledge. Have the students take the quiz prior to your program and then afterwards to assess their learning. As an evaluation best practice, you should not use the same wording for the pre- and post-assessment questions, so the CashCourse quizzes are not a perfect fit for this. Still, they provide a quick check of your students' objective knowledge.

PHASE FOUR: DELIVER

You have prepared thoroughly and are ready to put your plan into action. Be sure to keep data on the metrics you set for your learning outcomes and program goals in Phase Three. Use our Program Tracking worksheet (page 26) to keep notes throughout the process. It is important to be patient and take note of what is and is not working.

CASHCOURSE TIPS

- Don't forget to keep records of student feedback. Positive student feedback can help tell your story and illustrate the importance of your work.
- Did you run into any unexpected logistical challenges (e.g., needing a flash drive as a backup for your presentation)? Make a note of this and have a plan for next time.
- Need a student enrollment report for your school's CashCourse site? Email cashcourse@nefe.org to request this report, which also includes the dates of each student's last login and last activity.

PHASE FIVE: MARKET

Make sure to promote your program. This is especially important if your events require students to opt in. Consider what marketing channels are available to you and get the word out.

MARKETING CHANNELS

Consider where your students get their information and market there.

IN-PERSON AND PRINT MARKETING	DIGITAL MARKETING
Fliers and posters	Social media
Tabling (in student union or info fair)	Email
Residence hall bulletin boards	Campus television
Academic advisors	Campus calendar
Speaking to student groups	Campus radio
Speaking before lecture halls	Links on website
Chalkboard announcements	
Cash Cart	
Campus newspaper	

QUESTIONS TO ASK

- Can you contribute a guest post to an existing popular school social media account?
- Can you put up fliers for your events in residence halls?
- Where do students get their information currently? Market there.

CASHCOURSE TIPS

- Be consistent in posting and sending emails. If you are posting on social media, post every week or send a weekly email. Make sure students know they can rely on you for up-to-date information.
- Be consistent and deliberate in tone. For instance, if you want to use a conversational voice, make sure all your messaging uses that tone.
- When in doubt, focus on highlighting the topics that your students have questions about. Try to use the same language students use when talking about money (where appropriate) to describe what you are offering. This will help your message resonate.
- Develop a few brand images. If possible, work with your school's marketing department or current marketing students to develop a few images to use to promote your events. Again, consistency is key here. Having a logo or familiar image will help students quickly recognize your program. You also can download a few versions of the **CashCourse logo to use in your marketing.**
- There is no one-size-fits-all marketing strategy. This process requires flexibility and experimentation. Look at successful marketing strategies on your campus or at other schools. See if you can tweak those examples to make them work for you program.
- Students are your biggest resource. They can develop language that will resonate with their peers. Be sure to either incorporate students in the marketing development or test your materials with them before publication.

ADDITIONAL TOOLS AND RESOURCES

- CashCourse Marketing Templates
  - CashCourse has ready-made marketing templates free for you to download and use. This includes workshop promotional fliers where you can insert your event's information.
- CashCourse Prewritten Social Media Posts
  - No need to reinvent the wheel. We have written tweets and Facebook posts that link back to CashCourse with helpful money management information. Use these to bolster your social media marketing.
- CashCourse Reimbursement Program
  - The CashCourse Reimbursement Program for Incentives reimburses up to $500 in gift card and food purchases. This is a great option for motivating your students to attend events.
- The University of the District of Columbia Community College did a great job of promoting their personal finance course by spreading the word via their academic advisors. This success story is a great example of how using just a few marketing channels can be very effective.
- The University of Indianapolis financial aid office wanted to make personal finance and their office more accessible to students. They promoted their campus resources and got to know students by putting on a financial literacy haunted house, which turned out to be extremely popular. This is an example of how marketing outside of the box can be effective and fun.
- CashCourse Starter Kit
  - This guide provides tips on how to make the most of several marketing channels including online campaigns, tabling and print marketing.

PHASE SIX: ASSESS AND ADJUST

Since you have built evaluation metrics into your program, now is the time to review your data and consider any needed adjustments. It is also okay to reconsider the metrics you are currently using. Delivering a program is an iterative process and one that has you back at the planning phase frequently.

QUESTIONS TO ASK

- Are the topics resonating with students?
- If you had speakers, how were they received by students?
- Are students coming to your events?
- Has your marketing been effective?
- Are materials resonating with students?
- Are peer mentors adequately trained? Are they effective?
- Most importantly, are students achieving your learning outcomes?

TOOLS AND RESOURCES

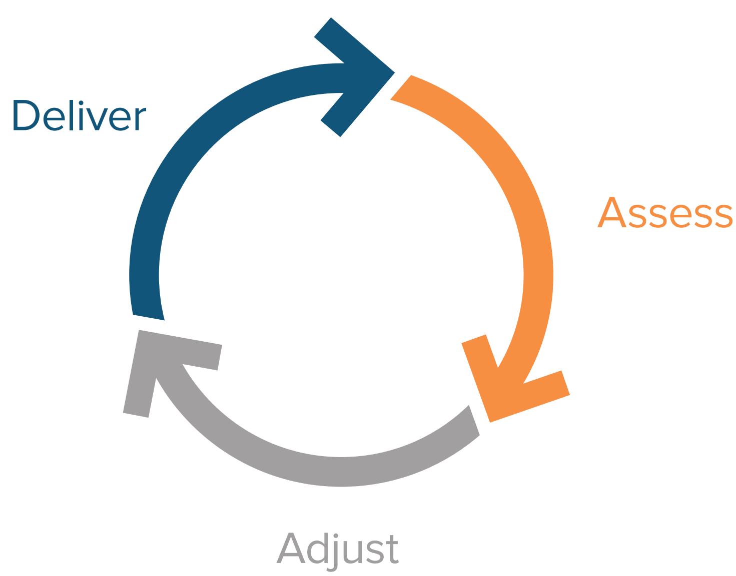
- Evaluation Toolkit
- Google Analytics Guide
- Survey Monkey
- Five Key Factors for Effective Financial Education
- Program Tracking worksheet (page 26)
  - Be sure to revisit your notes you made throughout the program to consider what adjustments are needed.

ASK FOR HELP

The CashCourse team is here for you. If you need help strategizing or would like to know how other campuses approach financial education, we are happy to schedule a call with your school. Email cashcourse@nefe.org for personalized help on your program.

Every campus has different needs and it may take a while to find the right combination of events and marketing. Be deliberate in your choices and document your work to help guide your program's evolution. By building evaluation into your process from the beginning, you will be able to back up your program's value and impact. Your work can put students on track to have financially empowered lives. Thank you for being a financial education champion on your campus!

THE PROGRAM PLANNING CYCLE



Thank you to Phil Schuman and Evelyne Peterson for their contributions to this workbook.

AUDIENCE WORKSHEET

	DEMOGRAPHICS	MONEY ATTITUDES	MONEY QUESTIONS	FINANCIAL KNOWLEDGE	POTENTIAL POINTS OF INTERVENTION
Example	e.g., Commuter, nontraditional nursing majors	e.g., Intimidated by personal finance, but want to learn more	e.g., Want to learn about paying back student loans	e.g., Skilled in budgeting and saving, questions about credit and debt	e.g., Online classes and Student Nursing Association meetings
Primary Audience					
Secondary Audience					

LEARNING OUTCOMES

STUDENTS WILL BE ABLE TO:
e.g., compare credit cards

CASHCOURSE LEARNING OUTCOMES

I. **Earn:** Estimate financial effects of current and future employment.
   a. **Career planning:** Explore job and career options that align with personal goals.
   b. **Comparing jobs:** Evaluate potential employment opportunities.
   c. **Taxes:** Understand and manage personal income taxes.
   d. **Managing your employment:** Understand workplace rights and responsibilities.

II. **Save and Invest:** Grow personal assets to build savings and financial security.
   a. **Saving and goal setting:** Create and implement a personal strategy for saving.
   b. **Banking:** Select banking tools and technology.
   c. **Investment basics:** Explore how investing works.
   d. **Retirement planning:** Understand retirement terminology and saving strategies.

III. **Protect:** Protect financial resources, personal property, and identity.
   a. **Risk Management:** Assess sources of financial risk.
   b. **Insurance:** Evaluate relevant insurance products.
   c. **Fraud:** Protect personal information and financial data.
   d. **Emergencies:** Create a plan for navigating emergencies.

IV. **Spend:** Manage cash flow to meet financial goals and to navigate financial obstacles.
   a. **Financial values:** Assess underlying attitudes and values around personal finance.
   b. **Budgeting:** Create a plan to manage cash flow and meet personal goals and expenses.
   c. **Spending decisions:** Explore strategies to choose whether or not to make a purchase.

V. **Borrow:** Control personal credit and debt.
   a. **Manage credit use and debt load:** Develop strategies to manage credit and debt.
   b. **Credit scores and reports:** Obtain and monitor credit scores and reports.
   c. **Income gaps:** Know options for preparing for or dealing with an income gap.
   d. **Major purchases:** Use a decision-making framework when considering big purchases.

VI. **Pay for Education:** Create and implement a strategy for funding higher education.
   a. **Predicting Costs:** Predict costs of engaging in higher education.
   b. **Funding Sources:** Evaluate and rank funding for higher education.
   c. **Costs and benefits of student loans:** Assess the costs and benefits of acquiring student loans.
   d. **Repaying student loans:** Devise a plan to repay student loans

TIMELINE WORKSHEET

	PLANNING	MARKETING	IN-PERSON EVENTS	ONLINE ACTIVITIES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

CAMPUS PARTNERS WORKSHEET

	POTENTIAL PARTNER	STUDENT AUDIENCE	RESOURCES TO SHARE	EXISTING EVENTS	CONTACT INFORMATION
Example	FYE Office	First-Year Students	CashCourse Budgeting Basics Course	FYE classes	Jane Doe janedoe@school.edu

PROGRAM TRACKING WORKSHEET

	JAN	FEB	MAR	APR	MAY	JUNE	JUL	AUG	SEPT	OCT	NOV	DEC
Metric One:												
Metric Two:												
Metric Three:												

Student Feedback:

Logistical Notes:

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