

# FINANCIAL LITERACY GUIDE

**SEIZE YOUR POTENTIAL**

We assist students and alumni in choosing careers, obtaining career-related work experiences, developing job search skills, and securing employment or admission to graduate or professional school.

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# TABLE OF CONTENTS

<b>01</b>	<b>INTRODUCTION</b>
<b>02</b>	<b>BUDGETING</b>
<b>04</b>	<b>SAVING &amp; ACCOUNTS</b>
<b>06</b>	<b>CREDIT SCORES &amp; BORROWING</b>
<b>08</b>	<b>LOANS &amp; DEBT</b>
<b>10</b>	<b>INVESTING</b>
<b>13</b>	<b>INSURANCE</b>
<b>14</b>	<b>TAXES</b>
<b>16</b>	<b>FINANCIAL GOAL SETTING</b>
<b>17</b>	<b>RESOURCES</b>

## Why use this?

Managing money can feel overwhelming. This guide gives you the essentials: budgeting, saving, credit, loans, investing, taxes, and planning for the future.

You'll find simple steps, smart strategies, and helpful tools to build a strong financial foundation.

# INTRODUCTION

## YOUR MONEY, YOUR FUTURE

Financial literacy is understanding how to manage your money wisely, especially while navigating the financial challenges of college life. It's about knowing how to make **informed decisions**, **avoid common mistakes**, and set yourself up for a **successful future**.

### HERE'S WHAT IT INVOLVES:

#### **BUDGETING**

*Creating and sticking to a budget to control spending and ensure you have enough for essentials.*

#### **SAVING**

*Setting aside money for emergencies and long-term goals, like post-graduation expenses.*

#### **MANAGING STUDENT LOANS**

*Understanding how student loans work, borrowing responsibly, and planning for repayment.*

#### **UNDERSTANDING CREDIT**

*Learning how to build and maintain a good credit score to access better financial opportunities.*

#### **SMART SPENDING**

*Making informed decisions about daily expenses, prioritizing needs over wants, and avoiding unnecessary debt.*

#### **PLANNING FOR THE FUTURE**

*Saving for future needs like a car, home, or travel, and considering long-term financial goals.*

#### **FINANCIAL DECISION-MAKING**

*Knowing how to make educated choices about loans, scholarships, and investments that benefit you now and later.*

## RESOURCES ON CAMPUS

### **FINANCIAL AID & SCHOLARSHIPS**

Access and manage resources on scholarships, loans, and support.

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[financialaid@lsu.edu](mailto:financialaid@lsu.edu)  
[scholarships@lsu.edu](mailto:scholarships@lsu.edu)

### **BURSAR'S OFFICE**

Manage student billing, payments, tuition and fees.

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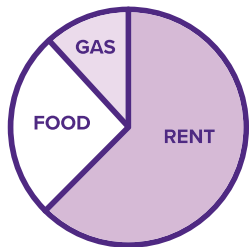
[bursar@lsu.edu](mailto:bursar@lsu.edu)

# BUDGETING

## PLAN YOUR SPENDING

Budgeting is the key to managing your income and expenses effectively. Tracking **where your money comes from and where it goes** allows you to make smarter decisions, avoid debt, and save for future goals. A solid budget helps you live within your means and **set yourself up for financial success**.

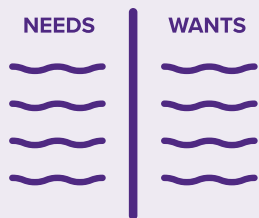
### GETTING STARTED



#### Step 1: Know what you are working with - start tracking!

**Income:** List all your sources of income (part-time job, stipends, side gigs, allowance, loan disbursements, etc.)

**Expenses:** Track monthly expenses (tuition, rent, utilities, food, etc.). Use apps or spreadsheets to keep an eye on where your money is going



#### Step 2: Categorize your expenses by Needs vs. Wants.

**Needs:** Essentials like rent, tuition, groceries, and transportation

**Wants:** Non-essentials like entertainment, dining out, and electronics



#### Step 3: Consider Savings Goals

Important for planning for emergencies, big purchases, or future expenses



#### Step 4: Determine Your Budget Strategy & Get Started

**Zero-Based Budgeting:** Every dollar is assigned a specific expense—leaving your budget balance to \$0

**Pay Yourself First:** Determining your savings goal and dividing that out first as your first “bill”—leaving the remaining for bills and then to use as you please

**50/30/20:** 50% of income to needs, 30% to wants, & 20% to savings

# BUDGET TEMPLATE

Use this budget template to put your plan into action. Track your income, categorize expenses, and stay on top of your financial goals with a clear plan for needs, wants, and savings.

## 1

Needs	Budget	Actual
Rent	\$	\$
Utilities	\$	\$
Groceries	\$	\$
Transportation	\$	\$
Tuition	\$	\$
Insurance	\$	\$
Other	\$	\$
Total	\$	\$

## 2

Wants	Budget	Actual
Dining Out	\$	\$
Gym Membership	\$	\$
Hobbies	\$	\$
Clothing / Accessories	\$	\$
Subscriptions	\$	\$
Travel	\$	\$
Other	\$	\$
Total	\$	\$

## 3

Savings	Budget	Actual
Emergency Fund	\$	\$
Personal Savings	\$	\$
Retirement Savings	\$	\$
Other Savings Goals	\$	\$
Total	\$	\$

## 4

Summary	Budget	Actual
Total Income	\$	\$
Total Needs	\$	\$
Total Wants	\$	\$
Total Savings	\$	\$



## Make sure it adds up!

Is your income not equal to or greater than your needs, wants, and savings? Time to make adjustments.

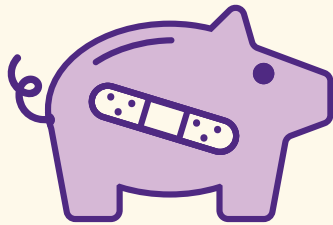
# SAVING

## SAVING MONEY MATTERS

Saving may not feel like a priority, but **building the habit now can make a big difference**. Whether it's for emergencies, a big purchase, or future expenses, this section covers simple ways to start an emergency or sinking fund, no matter your budget. Take a look at some of the differences between an **emergency fund and a sinking fund**.

### Emergency Fund

**Saving for unexpected expenses.**

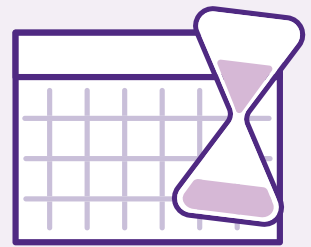


Examples: Medical bills, loss of income, etc.

- Typically 3-6 months of expenses
- Used for unplanned expenses or emergencies
- Only need one
- Use a separate account for your emergency fund so you are not tempted to dip into it unless it is a true emergency
- Consider saving in a High Yield Savings Account to accumulate greater interest

### Sinking Fund

**Saving for anticipated expenses.**



Examples: Tuition, birthday presents, trips, etc.

- Amount needed can be fluid as expected expenses change
- You may consider having several sinking funds to save for different expenses/goals
- Should be a secondary savings goal after you have a built up emergency fund
- Where you save your sinking fund may depend on your timeline and level of access needed

### SAVINGS TIPS:

- **Start Small, Think Big** – Even saving \$5–10 a week can add up over time!
- **24-Hour Rule** – Wait 24 hours before buying non-essentials.
- **Save the Change** – Round up purchases and stash the difference.
- **Plan No-Spend Days** – Choose 1-2 days a week to spend nothing.

# ACCOUNTS

## WHERE TO KEEP YOUR MONEY

### BANKS VS. CREDIT UNIONS

When it comes to managing everyday spending, banks and credit unions are two of the most reliable options. Explore the differences below to see which fits your needs best.

#### Bank

- **Shareholder-owned**, for-profit, and widely available
- Operates **nationally or regionally** with more banking and investment options
- **Stricter** lending rules and **less flexibility**
- Deposits insured by the **FDIC**

#### Credit Union

- **Member-owned**, nonprofit, and community-focused
- **Membership required** based on eligibility criteria
- Limited branches with **local leadership** and volunteer directors
- Profits **benefit members** or fund growth
- Deposits insured by **NCUA** (limits apply)

### ACCOUNT TYPES

**Checking Account:** For cash withdrawals & deposits, with a debit card or checks to access funds.

**Traditional Savings Account:** Earns interest on deposits, with possible monthly withdrawal limits.

**High-Yield Savings Account:** Offers higher interest rates, often through online banks, with possible withdrawal limits and minimum balance requirements.

**Money Market Account (MMA):** A hybrid between checking and savings accounts, offering higher interest rates, minimum balance requirements, and possible check-writing and debit card privileges.

**Certificate of Deposit (CD):** A low-risk savings account that offers higher interest in exchange for committing your funds for a set period, with penalties for early withdrawal.

**Investment Account:** An account for retirement or other investments, typically managed through an employer or brokerage firm. See section on Investing – page 10 for more information.

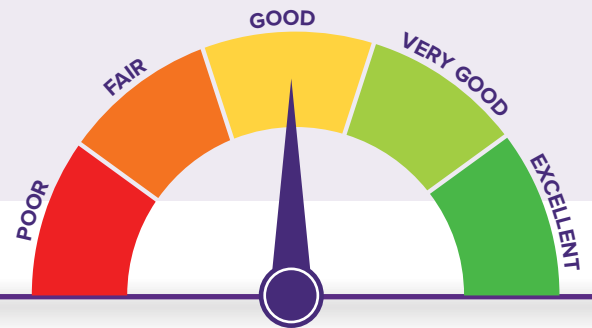
Once you've established where to open your account, determine which account types are right for you.

# CREDIT SCORES

## UNDERSTANDING CREDIT SCORES

### What is a Credit Score?

A credit score is a number (300–850) that shows how likely you are to repay money you borrow. The higher the score, the better. The three main credit bureaus are Equifax, Experian, and TransUnion.



### Why Does it Matter?

**Loan Approval:** A higher score makes it easier to get loans and better interest rates.

**Renting & Jobs:** Landlords and some employers check your score.

**Insurance:** Your score can affect car insurance rates.

### What Typically Affects Your Score?

**35% Payment History:** Make sure to pay your bills on time.

**30% Credit Utilization:** Keep your credit card balance under 30% of your credit limit.

**15% Length of Credit History:** The longer, the better.

**10% Types of Credit:** Having a mix is good. For example, a credit card and a loan show you can handle different kinds of debt.

**10% New Credit:** Don't apply for too many credit cards at once.

*\*Note: these figures are from the FICO score analysis, VantageScore – a scoring method developed by the three main credit bureaus; others may have a slightly different formula.*

### How Do You Check Your Score?

Get a free credit report once a year at [AnnualCreditReport.com](https://www.annualcreditreport.com).

*\*Note: Be careful of websites that will try to charge a fee.*

### HOW TO IMPROVE YOUR SCORE:

- Pay All Bills on Time
- Keep Your Balance Low
- Pay off Debt Quickly
- Avoid Closing Older Accounts
- Check Credit Report for Errors
- Limit New Credit Applications



# BORROWING

## WHAT TO KNOW BEFORE YOU OWE

Borrowing allows for **immediate purchases** with **delayed payment**. However, interest charges accumulate over time, meaning the total amount you owe increases the longer repayment takes.

### TERMS TO KNOW

#### Principal:

The principal is the original amount you borrow from a lender — before any interest or fees are added. It's the base amount you're expected to pay back.

If you take out a \$2,000 loan, your principal is \$2,000.

#### Interest Rate:

The interest rate is the percentage a lender charges you each year for borrowing money — it's the cost of borrowing, not including fees.

This rate only applies to the principal. A higher interest rate means you'll pay more over time.

If you borrow \$2,000 with a 10% annual interest rate, you'll owe about \$200 in interest after one year [10% of \$2,000], not including any fees.

#### APR (Annual Percentage Rate):

APR is the total yearly cost of borrowing, including the interest rate plus most extra fees (like loan setup or processing fees).

It gives you a clearer picture of what the loan really costs over a year.

If your \$2,000 loan has a 10% interest rate and a \$50 loan fee, the APR might be closer to 12%. That means you'd be paying around \$240 total in loan costs in the first year — including both the interest and the fee.

#### APR Formula:

$$\left( \frac{\text{Total interest \& fees}}{\text{Loan amount}} \right) = \text{APR}$$

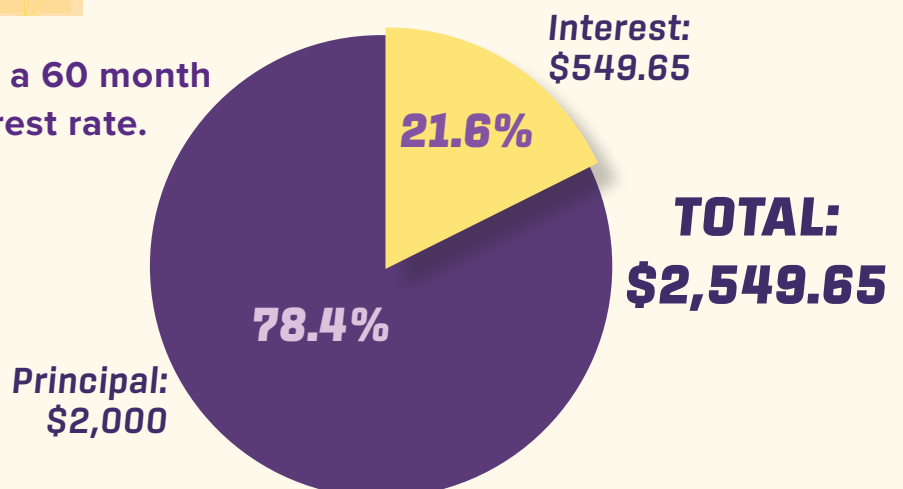
### BORROWING IN PRACTICE

Example: \$2,000 is borrowed on a 60 month term (5-year term), at a 10% interest rate.

Monthly Payment: \$42.29

Total Repaid: \$2,549.65

Total Interest: \$549.65



# LOANS AND DEBT

## WHAT BORROWING REALLY COSTS

Taking out a loan is a big financial decision, so it's important to understand your options. Learning about different types of loans and debt will help you borrow wisely and avoid unnecessary costs.

### TERMS TO KNOW



#### Credit Card Debt:

Debt incurred from using credit cards. Credit cards often have high-interest rates. If balances aren't paid off each month, it can lead to growing debt.

**Tip:** *Pay in full each month, or tackle the highest-interest balance first.*



#### Student Loan Debt:

Loans taken to pay for educational expenses. These can be federal (government-backed) or private. Payments usually begin after graduation.

**Tip:** *Look for low, fixed interest rates and flexible terms. Compare lenders.*



#### Mortgage Loan Debt:

A loan used to buy a home, with the house as collateral. Paid off over a long period of time, typically 15–30 years.

**Tip:** *First-time buyers may benefit from FHA or VA loans with low or no down payments.*



#### Auto Loan Debt:

Loans used to buy a car, with the car itself serving as collateral. The loan is paid off over several years, typically 3–7 years.

**Tip:** *Put down 20% if possible. Choose low-interest options and avoid overborrowing.*



#### Personal Loan Debt:

Unsecured loans for personal use, like consolidating debt or paying for unexpected expenses. These loans usually have fixed repayment terms.

**Tip:** *Only borrow what you need and ensure you can afford monthly payments.*

## ESSENTIAL BORROWING CHECKLIST

### BEFORE YOU SIGN:

- Compare Loan Offers:** Different lenders offer different interest rates and repayment options. Shop around to find the best deal with the lowest cost.
- Borrow Only What You Need:** It can be tempting to take out a larger loan than necessary, but remember—you'll have to pay it all back, with interest.
- Read the Fine Print:** Some loans have hidden fees or penalties for early repayment. Make sure you understand all the terms before committing.
- Understand the Total Cost:** Don't just look at the loan amount—factor in interest, fees, and repayment terms to know how much you'll actually owe over time.

### PAYING IT BACK:

- Make Payments on Time:** Late payments can lead to extra fees, higher interest costs, and damage to your credit score. Setting up automatic payments can help.
- Prioritize High-Interest Debt:** If you have multiple loans, focus on paying off the one with the highest interest rate first to save money in the long run.
- Look Into Loan Forgiveness or Repayment Plans:** Some student loans offer income-based repayment plans or forgiveness programs—check if you qualify to ease your financial burden.

**Warning:** Not all loans are created equal! Watch out for these warning signs.

#### **Payday Loans & Cash**

**Advances:** These short-term loans come with extremely high interest rates and can trap you in a cycle of debt.

#### **Loans with Hidden Fees:**

Some lenders charge excessive origination fees, prepayment penalties, or unclear costs. Always read the fine print!

#### **"Too Good to Be True"**

**Offers:** If a loan promises guaranteed approval, no credit check, or instant money, it's likely a scam or an expensive trap.

# INVESTING

## START GROWING YOUR WEALTH

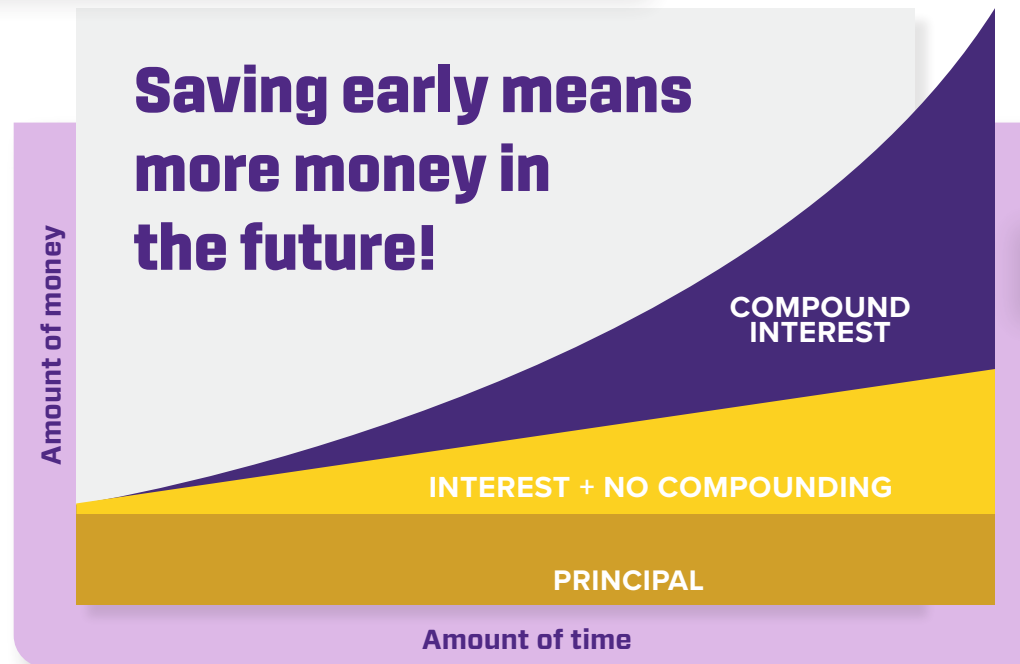
Investing is one of the best ways to build long-term wealth. While it may seem intimidating at first, starting small and learning the basics now can make a big difference later. The earlier you start, the more time your money has to grow.

## UNDERSTANDING COMPOUND INTEREST

### What is compound interest?

Compound interest means you **earn interest** not just on the money you originally put in (your principal), but **also on the interest that money earns over time**.

In other words, **your money makes money**—and then that new money makes even more money. The longer you leave your money invested, the faster it can grow.



## TYPES OF INVESTMENTS

These are easy ways to begin investing. First, take a minute to get familiar with a few different types of investments, including:

### LOW RISK



### HIGH RISK

- **Bonds:** Lending money to governments or corporations for a fixed return.
- **Index Funds:** a great place to start, typically low-cost mutual fund that tracks an established market index (Example: S&P 500, Russell 100, etc.)
- **Mutual Funds:** Pooled investments that are managed by professionals, though they often have higher fees than ETFs.
- **ETFs (Exchange-Traded Funds):** Funds that track a specific index or sector, providing diversification.
- **Individual Stocks:** Directly buying shares of companies you believe in.
- **Commodities:** Investing in physical goods like gold, oil, or agricultural products.

# HOW TO START INVESTING

Investing may sound intimidating, but it doesn't have to be. With just a few simple steps, you can start building long-term wealth—even with small amounts of money. The key is to start early, stay consistent, and let time and compound growth work for you.

## 1. PICK A BROKERAGE ACCOUNT

Research apps with student-friendly options (e.g., Fidelity, Schwab, or Vanguard).

## 2. FUND YOUR ACCOUNT

Link your bank and transfer starter funds.

## 3. CHOOSE YOUR INVESTMENTS

If you are new to investing, sticking with an index fund or ETFs are safer approaches.

## 4. TRACK AND ADJUST

Check progress quarterly—not daily!

# RETIREMENT ACCOUNTS

Retirement might seem far away, but starting early—even with small contributions—can lead to major benefits thanks to compound growth and tax advantages. Learning the types of accounts available now helps you make smarter decisions when you enter the workforce.

ACCOUNT	Who It's For	Key Benefit	Special Feature
<b>IRA (Traditional or Roth)</b>	Anyone with <b>earned income</b> (students with part-time jobs qualify!)	Tax advantages: Traditional = <b>pay taxes later</b> Roth = pay taxes now, withdraw <b>tax-free later</b>	Great for <b>starting early</b> , flexible contribution amounts
<b>401(k)</b>	Full-time <b>employees at companies</b>	Employer often <b>"matches"</b> part of your contribution = free money	<b>Higher contribution limits</b> than IRAs
<b>403(b)</b>	Employees of <b>schools, nonprofits</b> , and some <b>government organizations</b>	Works <b>like a 401(k)</b> with tax benefits	Designed specifically for <b>nonprofit/education</b> jobs
<b>457(b)</b>	State and local <b>government employees</b>	<b>Similar to 401(k)/403(b)</b> with tax benefits	Allows <b>penalty-free early withdrawals</b> before retirement age
<b>SEP IRA</b>	<b>Self-employed</b> people or <b>small business owners</b>	Lets you <b>save much more</b> than a regular IRA	<b>Simple to set up</b> for freelancers or side hustlers
<b>Simple IRA</b>	Employees at <b>small businesses</b> (under 100 workers)	<b>Easier and cheaper</b> for small employers to offer than a 401(k)	<b>Combines employer contributions</b> with your own

# INSURANCE

## PROTECT WHAT MATTERS

Insurance is a contract that helps protect you financially by covering specific risks (like accidents, health issues, or property damage) in exchange for regular payments called premiums.

## HOW INSURANCE WORKS FOR YOU

Insurance works by you paying regular premiums (payments) to an insurer, who in turn provides financial protection for certain risks. If something covered by your policy happens (like an accident or illness), you file a claim, and the insurance company helps pay for the associated costs, minus any deductible you may need to cover.

### Premiums

**Your ongoing cost of coverage.**



- A fixed cost you pay regularly (monthly, quarterly, or annually) to maintain your insurance coverage
- Required to keep your policy active
- Budget for premiums as part of your regular monthly expenses
- Higher premium plans often come with lower deductibles and more coverage
- Compare options to balance cost and protection

### Deductibles

**The amount you pay before insurance kicks in.**



- The out-of-pocket amount you must pay when you make a claim
- Can vary by policy type and event (e.g., \$500 car deductible vs. \$1,500 health deductible)
- A lower deductible often means a higher premium
- Know your deductible amount so you're prepared when it's time to make a claim

## WHY DO I NEED INSURANCE?

Insurance helps protect you from large, unexpected costs. By paying a smaller, regular amount (your premium), you can avoid facing huge bills if something goes wrong — like an accident, illness, or damage to your belongings. It's a safety net that gives you financial security and peace of mind.

## TYPES OF INSURANCE



### Health Insurance:

Covers medical expenses like doctor visits, prescriptions, and hospital stays. It's essential to avoid high healthcare costs.



### Auto Insurance:

Required by law in most places. It covers damage to your car or others' cars in case of an accident.



### Renters Insurance:

Protects your personal belongings (clothes, electronics, etc.) from theft or damage, if you rent an apartment or home.



### Life Insurance:

Provides financial support to your beneficiaries (family, loved ones) if you pass away.



### Disability Insurance:

Replaces lost income if you can't work due to an illness or injury.

## HOW TO CHOOSE INSURANCE

### 1. Assess Your Needs

Consider what types of insurance make sense for you. For instance, if you rent an apartment, renter's insurance can help protect your belongings.

### 2. Shop Around

Compare prices and coverages from multiple providers to find the best deal for your needs.

### 3. Understand Your Policy

Read the fine print to understand what's covered and what's not. Certain coverages may have exclusions or limits.

# TAXES

## TAXES MADE SIMPLE

Taxes are payments to the government that fund public services like **schools**, **healthcare**, **infrastructure**, and **emergency services**. Understanding taxes is important because they affect your paycheck, purchases, and even your future savings.

## TYPES OF TAXES YOU'LL ENCOUNTER

As a student, you'll likely come across a few different kinds of taxes—some when you shop, some from your paycheck, and others if you own property like a car. Knowing what each one is (and where you'll see it) helps you understand how taxes impact your everyday life.

SALES TAX	INCOME TAX	PAYROLL TAX	PROPERTY TAX
Tax added to goods and services you purchase.	Tax on money you earn from a job, internship, or freelance work.	Taxes taken out of your paycheck for Social Security and Medicare.	If you own property (like a car), you may pay property taxes.
WHERE YOU'LL SEE IT			
On store receipts, online orders, and restaurant bills	On your pay stubs or W-2 at the end of the year	On your paycheck under "withholdings"	On your vehicle registration bill or when owning property



**Disclaimer:** This is a basic guide to help you understand common tax information you may encounter. However, tax situations vary, and your specific needs may differ based off of your unique financial situation. Always consult a tax professional or use trusted tax software if you are unsure about your filing requirements. Properly filing your taxes ensures you are meeting legal obligations and potentially maximizing your refund.



## HOW INCOME TAX WORKS

Often when you work, taxes are taken out of each paycheck. At the end of the year, you file a tax return to report what you earned and what you already paid—then find out if you owe more or get a refund.

**1. EMPLOYER WITHHOLDS TAXES**



**2. YOU FILE A TAX RETURN ONCE A YEAR**



**3. GET A REFUND OR PAY THE DIFFERENCE**

## WAYS TO FILE

Filing your taxes may sound intimidating, but there are easy ways to get it done—many of them free or discounted for students. The best option for you depends on how complicated your financial situation is.

- **IRS Free File** – If you earn below a certain amount, you can file your taxes for free through the IRS.
- **Tax Software** – Some online software companies help guide you through the filing process, and may even provide student discounts.
- **Tax Professional** – If your tax situation is complicated (scholarships, multiple jobs, etc) consider using a tax professional.

## COMMON TAX DOCUMENTS

**1040**

The main tax return form. You'll likely file this every year.

**W-2**

Provided by your employer; shows earnings and withholdings.

**1099**

Used if you freelance, tutor, or work gig jobs (no taxes withheld).

**1098-T**

Sent by your school. Use it to claim education tax credits.

**1098-E**

Reports student loan interest. You may be able to deduct this.

**Receipts**

Save these! You may need them to prove deductions or credits.

# FINANCIAL PLANNING

## DREAM IT, PLAN IT, ACHIEVE IT

### HOW TO PLAN AHEAD

Setting financial goals gives you a roadmap for your money. Whether you're saving for textbooks, a car, or long-term financial freedom, goal setting helps you stay accountable, motivated, and on track. Start where you are—your goals can grow with you.



#### Long-Term Goals

Set 1–3 goals. These are your **BIG** goals and aspirations



#### Medium-Term Goals

3–5 goals that implement systems to achieve your long-term goals



#### Short-Term Goals

3–5 specific actions that build habits or drive systems



#### Review Progress

Check your progress and adjust your goals regularly

### GOAL SETTING WORKSHEET

Long-Term Goals	Medium-Term Goals	Short-Term Goals
What do I want to achieve 5 years from now?	What do I want to achieve in the next 2 years?	What do I want to achieve this year?
<ul style="list-style-type: none"><li>• Pay off or significantly reduce student loan debt.</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li></ul>	<ul style="list-style-type: none"><li>• Develop strong credit habits (paying bills on time, keeping credit score high).</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li></ul>	<ul style="list-style-type: none"><li>• Create budget based on income and expenses.</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li><li>• _____</li></ul>

# HELPFUL RESOURCES

## YOUR MONEY TOOLKIT

### Consumer Financial Protection Bureau (CFPB)

Offers tools, guides, and tips on **budgeting, credit, loans,** and more.

### MyMoney.gov

Offers information on **budgeting, saving, credit,** and **retirement planning.**

### Federal Trade Commission (FTC) - Consumer Information

Provides resources on **managing money, avoiding fraud,** and **understanding credit.**

### Federal Reserve - Consumer Information

Provides information on **budgeting, saving, credit,** and **managing financial resources.**

### Internal Revenue Service (IRS) - Tax Information for Individuals

Offers guidance on **understanding taxes,** how to file, tax credits, and deductions.

### USA.gov - Financial Literacy

A one-stop resource covering everything from **managing debt to investing.**

### Annualcreditreport.com

Offers a **free annual credit report** from the three major credit bureaus (Equifax, Experian, and TransUnion).

### MyFICO

Offers a guide to **understanding and improving** your FICO score.

### National Consumer Law Center (NCLC)

Free resources to help you **understand credit reports,** dispute errors, and address credit report problems.

## LEARN MORE

Access these resources and learn more about financial literacy!



### **Disclaimer:**

These external sites are trusted government or nonprofit resources. Always be cautious with sharing your personal info online.

# LOOKING FOR MORE?

CHECK OUT OUR STUDENT  
FINANCIAL MANAGEMENT  
CENTER WEBSITE



**LSU** | Olinde Career Center

158 LSU Student Union | 225-578-2162 | [career@lsu.edu](mailto:career@lsu.edu) | [lsu.edu/career](http://lsu.edu/career)