



# Financial Framework

# Discover Your Why





Where does your money go?

**P**lanning

**T**racking

**R**eviewing

# The cost of college

- UNT - The average annual cost of attendance for a Texas resident living on campus and enrolled in 15 hours per semester is \$22,826.
- UNT - just tuition = \$5,045.00/s 10,0090/y
- National as of 2012-2013 = 17,474/y
- On campus housing/food/etc. cost = \$11,892/y
- COA breakdown - services provided, etc.
- FAFSA

## Example:

\$4,900 Fall refund or income

\$3,335 Fall semester expenses

\$1,565

Emergencies, gas, food, late payments, parking tickets.....

\$1,565/ 4.5 months=

\$348 a month/ 4weeks=

\$87 a week/ 7days=

**\$12 per day**

11/15/2015	Eagle Express Board Des Tuit	3,141.60	
11/15/2015	Environmental Services Fee	5.00	
11/15/2015	Intercollegiate Athletics GTP	120.00	
11/15/2015	International Education Fee	4.00	
11/15/2015	Library Use Fee	247.50	
11/15/2015	Medical Service Fee	66.85	
11/15/2015	Publications Fee	20.00	
11/15/2015	Recreational Facility Fee	78.00	
11/15/2015	Student Advising Fee	48.75	
11/15/2015	Student Service Fee	216.15	
11/15/2015	Student Union Fee	167.00	
11/15/2015	Technology Use Fee	195.00	
11/15/2015	Transportation Fee	52.50	
11/15/2015	Tuition Resident UGRDRES	600.00	

# Paying for College

- Grants
- Scholarships
- Loans



# Building Credit

- Used for loans and major purchases
- Lower interest rates
- Build by paying on time, utilization, and longer account history



# The cost of credit

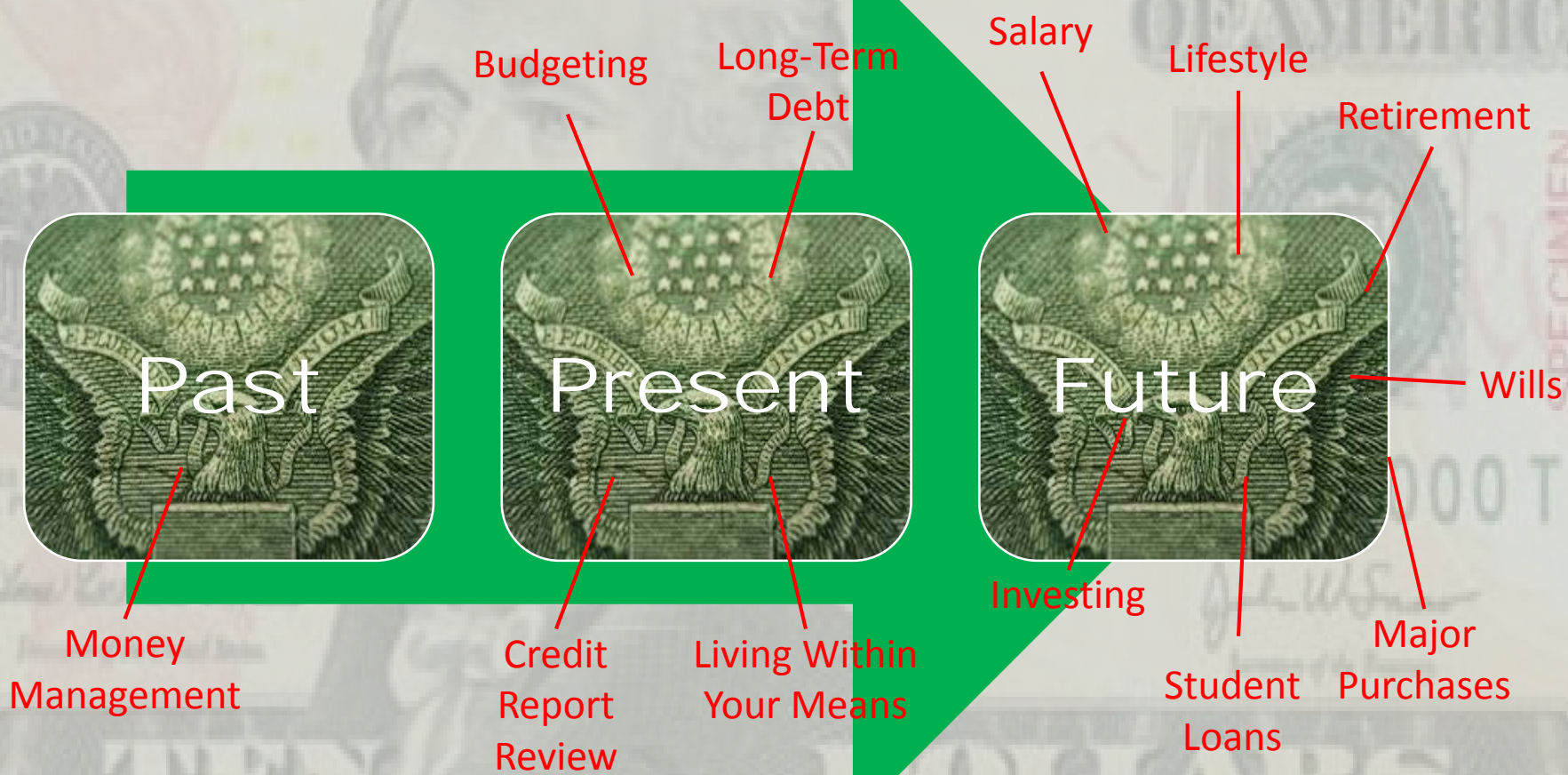


\$2000 3 year loan at **4%** interest :  
~ \$60 per month, paid off by March 2019  
interest paid = **\$116.13**

\$2000 3 year loan at **3%** interest :  
~ \$60 per month, paid off by February 2019,  
interest paid = **\$85.46**



# Financial Success Retirement and Investing







# Careers in Finance



# Do You?

Like working with people

Enjoy complex problems

Enjoy making plans and seeing them through

Enjoy explaining concepts to others

Try to find patterns & make predictions

	<b>Evelyn</b>	<b>Kurt</b>	<b>Madison</b>	<b>Philippe</b>	<b>Shawna</b>
Job	Accountant	Financial Manager	Financial Analyst	Property Manager	Financial Planner
<b>Job Offer</b>	\$ 45,250 \$3770	\$ 70,445 \$5870	\$ 52,560 \$4388	\$ 51,802 \$4316	\$ 57,067 \$4755
Student Loans	\$ 3,500 \$ 29	\$ 18,500 \$ 154	\$ 0	\$ 46,000 \$ 383	\$ 28,000 \$ 233
Net Income Subtotal	<b>\$3,741</b>	<b>\$5,716</b>	<b>\$ 4,388</b>	<b>\$ 3,933</b>	<b>\$ 4,522</b>

# Financial Manager



# Personal Financial Advisor



# Financial Analyst

# Financial Services Degree

- Designed to groom students to sit for the CFP® exam 870,000 brokers and advisors, but only 72,000 CFPs®
- Course emphasis on personal financial planning: Taxes, insurance, retirement, investments, estate planning
- Help families make wise decisions with their money

# Steps to Financial Success from 18-100

- Know your why?
- Know your money
- Have a plan, work it
- Seek out help and resources

# Q & A

- [www.credikarma.com](http://www.credikarma.com)
- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- [www.unbury.us](http://www.unbury.us)
- <http://www.bls.gov/home.htm>
- [www.mint.com](http://www.mint.com)