

it's Your Life...
Are You Ready?



Build a Strong Relationship with your Teachers and Professors

One of the best things you can do in high school and college is to make sure your professors know you—in a good way. Not only will this help you if your grade is on the bubble (meaning it's on the boundary of failing or passing, or of meeting a benchmark for a scholarship), but it will help when it comes time to ask for recommendations for grad school, jobs, and independent studies.

How to get to know your instructors

- Introduce yourself – It may seem basic, but a “hello” and a quick statement about why you’re in the class can go a long way.
- Participate – Don’t just ask a question, know why you’re asking.
- Use office hours – Stop in, ask questions that are too big for class. Maybe bring a coffee or a donut.
- Share your goals – Talk to them about where you want your life to go and listen to advise.
- A letter of Recommendation – One of the best ways to make people like you is to ask small favors. And you’re going to need recommendations for some college admissions/programs, grad school, study abroad, etc..
- Do well in class – You can’t expect a good relationship with a professor when you’re failing their class and not seeking help.



Building relationships with your teachers will have long-lasting effects on your high school, college, and professional careers. Teachers are there to see students succeed; it would be rare to find one that doesn't offer some help.

That T-Shirt Isn't Free

It can't be said enough: the free shirts the credit card companies are giving away on college campuses isn't actually free. They are getting you to sign up for a high-interest rate card and hoping that you'll use it and then pay huge amounts of interest on a few slices of pizza or a flight home.

What to do instead of credit cards:

- Stick to a budget.
- Sign up for a rewards program with your credit union back home or near campus.
- Put your payment schedule in your class schedule so you never miss a payment. Or class.
- Don't look at your credit limit as a challenge. It is that high for the company's benefit, not yours.
- Use a secured credit card: a pre-paid card that only allows you to spend existing funds.



Credit cards aren't a bad thing. But a good thing can turn bad if it's not used properly. Stay on top of your debts, don't abuse the card. And definitely don't think that it is free money to spend. Staying on top of your finances might be the least exciting part of college, but it is one that will stay with you long after you graduate.

Interior FCU has a new financial education program called ACHIEVE financial wellness. You can learn all about saving, building a budget, or having a credit card! You can even create your own custom playlist to take mini courses tailored exactly to your interests. It includes some great tips on how you can be smart about spending your money! Check it out at interiorfcu.org.

ACHIEVE
FINANCIAL WELLNESS