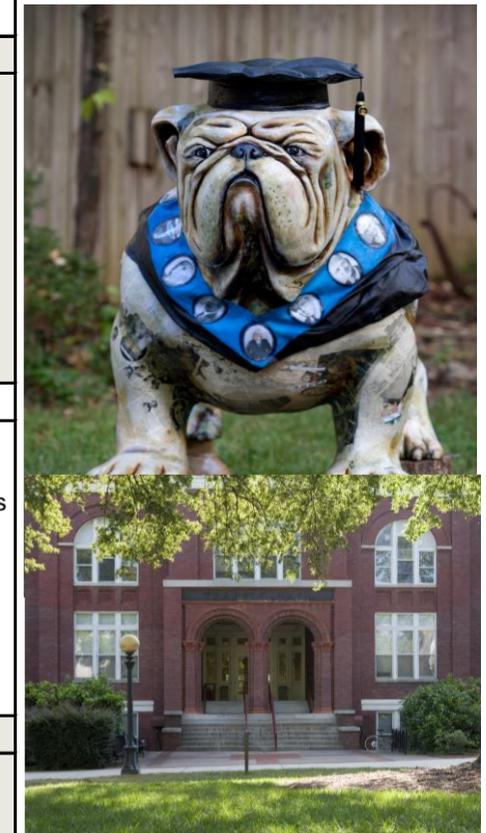


APRIL 2019

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1	2	3	4	5
BUDGETING & SAVING TIPS	WHAT'S MY COST OF LIVING? Track your spending for 1-3 months using an app, excel spreadsheet, or bank statement. Use your average monthly expenses to calculate your annual cost of living. Is it higher or lower than your annual salary?	DECREASE EXPENSES 1. Call your auto insurance company to see if you qualify for a student discount 2. Set up auto-pay on your bills to avoid late fees 3. Cancel unused streaming services or gym memberships 4. Cook dinner at home and bring the leftovers for lunch the next day.	INCREASE INCOME 1. Apply for an assistantship 2. Apply for scholarships within your department 3. Apply for grants or fellowships 4. File your FAFSA so you can qualify for student loans and need-based scholarships.	SAVE PASSIVELY Set up a monthly automatic transfer of \$25 (or more!) from your checking account into a savings or retirement account. Then watch it grow!	DON'T STRESS! You're a graduate student, and graduate school won't last forever. Work hard and you will soon graduate, get a job, and change your financial situation for the better. Keep at it!
7	8	9	10	11	12
CREDIT TIPS	WHAT'S MY CREDIT SCORE? Many banks offer free FICO credit scores on their online banking site. If not, anyone can get a free credit score from Discover.com even if you are not a Discover card user. A good score is anything above 700, a great score is anything above 760!	INCREASE YOUR CREDIT SCORE 1. If you don't have credit, apply for a credit card to start building credit 2. Always make on-time payments (set up auto-pay!) 3. Make sure your statement balance at the end of the month is less than 30% of your credit limit (or just pay off purchases as soon as you make them).	CHECK YOUR CREDIT REPORT Each year you can access your free credit report from Equifax, Experian, & TransUnion by going to www.annualcreditreport.com . Make sure the report contains accurate information, and submit a dispute for anything that doesn't look right!	PAY OFF DEBT To make your debt payments stretch the farthest, prioritize your debts by making the minimum payment on each of your debts, then putting any extra money you have toward the debt with the highest interest rate.	DON'T STRESS! Good credit takes time to build. Focus on making on-time payments and paying down your balances. You'll get there!
14	15	16	17	18	19
STUDENT LOAN TIPS	DO I NEED STUDENT LOANS? Some students come into grad school with student loans from undergrad, which can make the thought of loans all the more daunting. However, even the array of funds available through assistantships, fellowships/grants, and scholarships may not be enough to cover all costs. Taking out loans during graduate school could be worth it if it allows you to be a better student, publish more research, or graduate faster than you otherwise could if you picked up a part-time job to cover remaining expenses. TAX DAY!	KNOW YOUR LOANS Find out everything you need to know about your federal student loans (type, amount, interest rate, etc.) at www.nslds.ed.gov . For information about your private loans, look at your credit report and contact the lender listed in your report.	LOAN REPAYMENT Find out what your post-graduation student loan payment will be going to https://studentloans.gov/myDirectLoan/repaymentEstimator.action If the amount you owe each month is less than you anticipated, pay extra each month to reduce the overall cost of interest. If the monthly payment is more than you anticipated or unreasonable for your income, look into Income-Driven Repayment options.	STUDENT LOAN REFINANCE Refinancing a federal student loan into a low-interest private loan may or may not be a good idea. Private loans are not guaranteed the same protections as federal loans (i.e. repayment plans, financial hardship accommodations, etc.). However, if you have a steady income and can always afford your monthly payments, refinancing into a lower interest rate private loan could save a lot of money!	DON'T STRESS! Think about your student loans as an investment. Those funds are allowing you to earn a degree that will increase your income beyond what you would have earned without the degree. Your student loans are allowing you to attain greater lifetime earnings!
21	22	23	24	25	26
INVESTMENT TIPS	WHEN SHOULD I START INVESTING? When it comes to investing, the power of compounding matters; the key to investing is starting early! Since saving can be difficult while in grad school, just focus on building the habit of saving by setting aside a small amount (\$5-\$10) each month. Or, make a commitment to yourself to start saving once you have your first job.	OPEN A ROTH IRA When you're ready to start investing, consider opening a Roth IRA. A Roth IRA is a retirement account that grows tax-free. Contributions you make can be taken back out without penalty as long as you don't tap into the earnings. Don't have investment experience? Consider putting all the money into a target-date fund that rebalances your investments automatically.	PAY ATTENTION TO FEES When you start investing, be aware of how much you are paying in fees for your investments. Try to invest in funds that have expense ratios less than 1%, and stick with an investment advisor who is fee-only (non-commission). Expenses and fees eat away at your investment returns, so it's important to pay attention to these costs! To find a fee-only advisor, visit www.napfa.org	LET IT GROW Make it a habit to put money away, then leave it there for the long haul. Don't let the momentary movements of the market drive your investment decisions. In the words of investment billionaire Warren Buffett, " <i>If you aren't thinking about owning a stock for 10 years, don't even think about owning it for 10 minutes.</i> "	DON'T STRESS! Successful investing involves discipline and patience. The market will fluctuate up and down every day, but don't let it phase you. Take confidence in the long-term market trend, and put your mind at ease amidst temporary downturns.
28	29	30			



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