

# STUDENT STACKS



## June Transitions

As we enter June, it's a time of exciting transitions! Recent graduates are stepping into the next chapter of their lives, making important decisions about loan repayment and job benefits. Meanwhile, incoming students are preparing for their new academic journey, figuring out where to live and how to budget for their programs.

Remember, you're not alone in this process. Student Financial Literacy offers 1:1 counseling to help guide you through these decisions. You'll gain valuable insights and support tailored to your situation. Whether it's understanding loan options, maximizing job benefits, or creating a budget that works for you, these sessions can help you build a strong financial foundation for your future.

Financial literacy counselors and peer mentors are available virtually or in-person.

[Book Now!](#)



# LEARN FROM PEER EXPERTS IN YOUR SHOES

## DONT BE SURPRISED!

JOHN BOWMAN, MS4

Many students across campus are eagerly approaching graduation—congratulations if you're one of them! It's the reward for years of hard work and dedication.

That milestone also starts a countdown: your first student loan payment is due ~6 months after graduation. Be sure to explore repayment plans, enroll in a plan, and set up autopay. Getting this in place now helps you avoid surprises and stay focused on your work, patients, or research.



Summer is a time for thinking good thoughts. It is a time to dream. A time to plan.

- Nancy Van Laan

Think good thoughts like, "I am financially responsible, and I can do this!" Dream of a fiscal future that you want for yourself – the one where you can stroke a check instead of having a stroke. Take the time to dream up a spending plan that works for you! Living on student loans and living on a salary are not all that different. You know what's coming your way. Think through your spending plan and make your financial dreams a reality! Whether you're recently graduated, continuing education, or newly enrolled, now is the perfect time to think about your fiscal responsibilities.

Get them in order so you have more time to work, play, and study in the next season of your life. **MALLORY GEORGE, P3**

A PODCAST FROM

EPISODE 19: THE NEW STUDENT EXPERIENCE

### FINANCIALLY FIT STUDENTS

EMPOWERING STUDENTS WITH FINANCIAL SMARTS

Tori Scott  
Associate Director, Student Financial Aid

Financial Literacy Interest Group  
Office of Student Financial Literacy



## PLAN FOR EMERGENCIES!

ROBBIE POKORA, MS3

As stated above, if you are graduating - congratulations! You are about to transition into "full-time adulting", if you weren't completely already. You may encounter unexpected expenses, such as sudden car or house damage or needed repairs, medical bills, or job loss.

An emergency fund creates a buffer against rainy days. A starter emergency fund should have \$1,000 in it; however, a fully funded one includes 3-6 months of living expenses in case of income loss for an extended period of time.

Consider keeping this money accessible in a high-interest savings account like a High-Yield Savings Account or a Money-Market account.



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