

OFFICE OF STUDENT FINANCIAL LITERACY

STUDENT STACKS

SEPTEMBER 2023

VOLUME 2

ENROLL

NOW

**BRIGHTSPACE
FINANCIAL
LITERACY
COURSE**

**TOPICS
COVER**

- Banking 101
- Managing Debt
- Real Estate
- Investing
- Life After School

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**SELF
ENROLL**

[Brightspace](#)
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[Financial Literacy](#)

Earn a Financial
Literacy Certificate

Questions?
Contact
financialliteracy@musc.edu

MUSC Office of Student Financial Literacy

LEVERAGING RESOURCES

One tactic to improve your finances is to leverage the resources that are already available to you. Look for free or discounted activities and items to stretch your budget and reduce costs.

So what is available to you as a student?

[Wellness Center](#) allows you to cut your additional gym membership.

Both [Student Health](#) and [CAPS](#) provide services free of charge for actively enrolled students. Student health offers primary care, women's health, and preventative health services. Fees may apply for specialty referrals or lab/radiology studies performed outside of Student Health Services. CAPS, Counseling and Psychological Services, provides mental health services for students.

[Center for Academic Excellence and Writing Center](#) provides free support for students with writing, interview and exam prep. In addition, students can receive help with CV/Resume writing, study skills, test-taking and time management strategies.

[Office of Student Financial Literacy](#) assists students with creating a functional student budget with [1:1 counseling](#) and has an asynchronous free class on financial literacy. Check it out on Brightspace. Be one of the many who earn a Financial Literacy certificate in Fall 2023.

These are just a few free resources across campus.

Reduced spending stretches your money. If you find that you have extra student loans, decide to return funds by the semester deadline.



GOT A GREAT RESOURCE TO SHARE?
LET US KNOW AT FINANCIALLITERACY@MUSC.EDU

Join Us!



STUDENTS ACTIVITIES FAIR

Urban Farm
Thurs, September 14
11:30 am - 1 pm



NAVIGATING STUDENT HEALTH INSURANCE

Wellness Center Auditorium
Wed, September 27 @ noon



YOUR 1:1 FINANCIAL LITERACY COUNSELING SESSION!

Mon-Fri, 8:30 am - 3:30 pm
[Schedule Here](#)

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FLIG TIP OF THE MONTH

Did you know that MUSC's student health insurance (Blue Cross Blue Shield) offers major discounts with popular companies?

Check out Blue Cross Blue Shield's [Blue365deals](#) platform. For example - focus on nutrition with discounts on Kind bars, fruits and vegetables through Hungry Harvest, and entire meals through Blue Apron.

Additionally, they offer discounts on fitness apparel and footwear from companies like Reebok & Skechers. They even have discounts for your favorite furry friend with Chewy!

These are free discounts included with our student health plan. Be sure to check with your specific health insurance plan for a great way to save money. Learn more about [health insurance terms](#) or [MUSC's student health insurance!](#)

SICK? WHERE SHOULD YOU GO?

911, what's your emergency? People know to head to the emergency room when they are experiencing a life-threatening condition. Where should one go for minor ailments or routine care?

1. **Student Health** or a **doctor's office** should be used for primary care and non-emergency care.
2. **Urgent Care** is the next step for when your primary care is not available, but not an emergency situation. Co-pays for these clinics are usually less than the emergency room, but more expensive than visiting the doctor's office.
3. **Emergency Room** should be utilized in a life-threatening condition and not for routine care.

[Read more about selecting the facility needed.](#) Your health insurance may give preference to in-network facilities by reducing the cost of co-pays, out of pocket expenses, and more. Be sure to access your health insurance provider benefits information to understand your options.

MUSC's student health insurance is provided by Blue Cross Blue Shield. The BCBS app provides a dashboard that shows where you are with the deductible and allows a search for in-network providers. Download it today!



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[OSFL Website](#)

