



# Welcome!

## Mission Statement:

To create financially-literate Boston College students and to prepare them for financial management for life, the Successful Start program provides our students with a series of presentations related to all aspects of personal financial management.

Many students graduating from college have little or no instruction on these topics. Successful Start will introduce these topics through the use of workshops and seminars around the campus. The workshops will be led by Boston College employees and expert guest speakers.

Workshops for our students will include:

- Budgeting
- Credit
- Credit Cards
- Debt Management
- Loan Management
- Personal Finance
- Small Business Start-up
- Personal Finance While Volunteering—Peace Corps, Jesuit Volunteer Service

## ARE YOU READY FOR THE CHALLENGE?

Going to college can be an exciting time, full of opportunity and freedom, especially if you are planning to live away from home for the first time. Aside from managing your academic life, part of the challenge of being on your own is learning to manage your expenses—to live within your means, however limited they may be; and to borrow and use credit wisely. This program addresses important topics that can help you meet the challenge of borrowing and using credit responsibly.

## DID YOU KNOW?

- Loans and other forms of credit must be repaid, usually with interest and other charges.
- You may be able to choose some of the terms of your repayment, and your choices will impact the total amount you will repay.
- Budgeting can help you make wise decisions and achieve your goals.
- Credit cards are convenient, but they must be used cautiously.

## ARE YOU READY FOR ADDITIONAL HELP?

<a href="http://www.bloomberg.com">www.bloomberg.com</a>	Financial Site
<a href="http://www.cc-bc.com">www.cc-bc.com</a>	Consumer Credit and Budget Counseling
<a href="http://www.mymoney.gov">www.mymoney.gov</a>	U.S. Financial Literacy and Educational Commission
<a href="http://www.fidelity.com">www.fidelity.com</a>	Fidelity Investments
<a href="http://www.finaid.org/loans/">www.finaid.org/loans/</a>	Student Guide to Financial Aid
<a href="http://www.fool.com">www.fool.com</a>	Motley Fool
<a href="http://www.insure.com">www.insure.com</a>	Quotesmith.com, Inc.
<a href="http://www.moneycentral.msn.com">www.moneycentral.msn.com</a>	MSN/CNBC
<a href="http://www.myfico.com">www.myfico.com</a>	Credit Scoring
<a href="http://www.ultimatecredit.com">www.ultimatecredit.com</a>	
<a href="http://www.youngmoney.com">www.youngmoney.com</a>	Credit Counseling

Check your credit report with any of the following credit bureaus:

<a href="http://www.equifax.com">www.equifax.com</a>	Equifax
<a href="http://www.experian.com">www.experian.com</a>	Experian
<a href="http://www.transunion.com">www.transunion.com</a>	TransUnion

## UPCOMING WORKSHOPS

See [www.bc.edu/successfulstart/](http://www.bc.edu/successfulstart/) for details and times.

Budgeting and Money Management

*What is a budget?*

Credit Management I

*Have you checked your credit lately?*

Credit Management II

*What do I do when my credit is wrong?*

Job Offers

*Are you ready for that job offer?*

Consolidation and Repayment

*What is the best repayment type?*

Taxes

*To file or not to file?*

## PAST WORKSHOPS

Financial Planning

*How will I survive?*

Consolidation

*What do I do?*

Budgeting—Credit Management

*How do I live within my means and maintain good credit?*

## WHAT PEOPLE ARE SAYING

“I became familiar with the vocabulary and strategies used in consolidation and credit management.”

“I learned what I needed to make informed financial decisions.”

“I know now how to shop around for a good credit card and what benefits would best fit my needs.”