



## USA Funds Life Skills

Web-based financial literacy and student success program



As part of their education, students need to develop basic life management skills so that they graduate on time with a minimum amount of debt. USA Funds® Life Skills® is a Web-based financial literacy and student success program that equips postsecondary education institutions to teach their students to manage their time and money wisely while they are on campus and after graduation.

USA Funds Life Skills organizes complex information into a clear-cut format that helps students understand basic strategies for managing finances and for completing degree work in a timely manner. Because students who fully understand the appropriate use of credit are less likely to default on their student loans, the program also supports schools' efforts to lower education loan default rates.



## Customized Learning

Topics are presented as life lessons, which can be assigned to undergraduate students, adult learners or graduate and professional students, or to other student segments — students on academic probation, freshmen attending orientation, students graduating or leaving school, student-athletes or at-risk populations. Students can complete the lessons on their own, in a classroom setting or using a combination of both.

## Online Delivery

The online delivery reduces staff resources required to facilitate the program and allows schools to track status and completion information online. It also offers students sound money management advice and 24/7 access to the tools they need to take control of their student loans. In addition, post-lesson quizzes permit campus staff to assess students' knowledge of key personal finance concepts. The online content features engaging exercises and video segments that retain students' attention.

# Sample Topics of Life Lessons

## Financial Aid and Paying for College

- ♦ Paying for Higher Education.
- ♦ Applying for Financial Aid.
- ♦ Repaying Student Loans.

## School and Personal Life Management

- ♦ Achieving Goals.
- ♦ Selecting a Program of Study.
- ♦ Managing School Life.
- ♦ Managing Personal Life.
- ♦ Living on a Budget.
- ♦ Estimating Take-Home Pay.

## Credit Management

- ♦ Managing Credit Card Debt.
- ♦ Credit Reports, Credit Scores and Credit Ratings.
- ♦ Identity Theft.

## Graduating Students

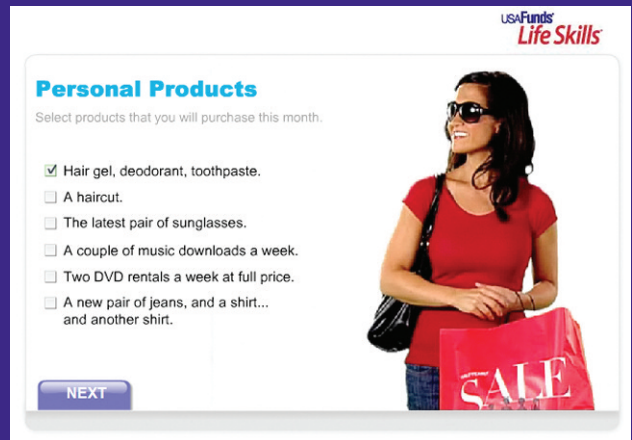
- ♦ Establishing Career Goals.
- ♦ Expected Income.
- ♦ Finding a Job.
- ♦ Preparing for an Interview.
- ♦ Living on a Budget.

## Graduate and Professional Students

- ♦ Pursuing a Graduate Education.
- ♦ Cost of a Graduate Education.
- ♦ Paying for a Graduate Degree.
- ♦ Managing Debt While Pursuing a Graduate Degree.
- ♦ Budgeting While Pursuing a Graduate Degree.
- ♦ Surviving During a Medical Residency.

## Couples in School

- ♦ Having a Life with Little Money.
- ♦ Coping With School and a Relationship.
- ♦ Managing Money While in School.



In the Live for a Month interactive budget game, students are challenged to make decisions about their expenses to stay within a fixed budget of \$1,350.

Each life lesson can be completed in approximately 30 minutes. The curriculum includes online, printable resources, quizzes, interactive exercises, real-life scenarios and a glossary of terms that students of all levels need to understand. Materials can be incorporated into either an entirely online or face-to-face delivery or as a blended online and in-person approach.

## Benefits to Schools

USA Funds Life Skills enhances personal finance skills, which promotes better student loan repayment habits, ultimately contributing to lower default rates. It encourages dialogue with students and helps build their trust by opening the lines of communication on matters pertaining to student loans and financial management throughout the life of the loan. The online delivery offers flexibility to use the tool to fit existing processes and student populations, allows schools to track status and completion information online and reduces the time required to meet with students individually.

## Benefits to Students

Financial and student loan information is simplified for easy comprehension in USA Funds Life Skills. The interactive format helps students connect with realistic content that relates to their everyday experiences to help them understand and take control of their debt. Students have online access to important financial information throughout their academic careers to reinforce time and financial management skills beyond higher education.

For more information about USA Funds Life Skills, contact your USA Funds representative.

[www.usafunds.org](http://www.usafunds.org)

A nonprofit corporation, USA Funds® works to enhance postsecondary education preparedness, access and success by providing and supporting financial and other valued services.

