



Pre- College Programs in Undergraduate Studies Student Financial Literacy Agreement

Financial Literacy is knowing how to manage money, use credit effectively, build wealth, and make good financial decisions. As a participant in Pre-College Programs the goal is to graduate from high school and enroll in a post-secondary institution. Understanding how to manage your finances is important toward reaching this goal since college tuitions continue to increase.

Please place your initials next to each statement.

In the 9th grade I agree to:

- Research and understand the college financial aid process.
- Understand the importance of application deadlines and accuracy.
- Research scholarships that match my interests and family status.

In the 10th grade I agree to:

- Have a discussion with my family about my college plans and potential costs.
- Identify “needs” versus “wants;” create a plan for spending and saving.
- Make a list of scholarships that I can apply to; develop a scholarship profile.

In the 11th grade I agree to:

- Begin applying to educational scholarships that fit my profile.
- Research loan options and identify the best options for me.
- Identify my top 4 colleges and calculate how much each college will actually cost.

In the 12th grade I agree to:

- Create a FAFSA account and PIN by the end of the 1st quarter.
- Understand how to use credit and the difference between “good” and “bad” debt.
- Apply to at least 4 scholarships by the end of the 2nd quarter.
- Analyze and compare all financial aid awards granted by each college.

I, _____ have read, understood, and hereby accept the obligations of this agreement and understand that it is designed to help me make sound and informed financial decisions when selecting the best college for me.

Student Signature

Date

Parent/ Guardian Signature

Date