

# SCARLET & GRAY FINANCIAL COUNSELING

**GOOD FINANCIAL SENSE FOR BUCKEYES**

**Struggling to make ends meet?  
Stressed about your bills or debt?**

**Our peer educators offer free &  
confidential one-on-one financial  
advice, counseling, and education to  
Ohio State students.**



## **Services Available:**

- Banking basics
- Budget creation
- Credit education
- Credit report interpretation
- Debt repayment planning
- Employee benefit analysis
- Financial goal-setting
- Major purchase analysis
- Savings plans
- and more!

To set up an appointment, call or walk in to the Student Wellness Center, RPAC B130, 614-292-4527

# RESOURCES

- Financial Life at OSU - [www.financiallife.osu.edu](http://www.financiallife.osu.edu)
- Scarlet & Gray Financial Counseling at the Student Wellness Center
- AnnualCreditReport.com – the only truly safe, free way to obtain your credit report
- CareerConnection.osu.edu
- Student Financial Aid – [sfa.osu.edu](http://sfa.osu.edu)
- Part-time jobs: [sfa.osu.edu/Jobs/](http://sfa.osu.edu/Jobs/)





# DID YOU KNOW?

All of these services are available to you at the Student Wellness Center:

**Condom Club!** **Financial Counseling!**

**Stress Management** *Women's Self-Defense* **PARTY SMART!**  
*Late Night Programs* **Sexual Violence Education & Support** **Quit Kits**  
**Health Risk Appraisal**  
**ANONYMOUS HIV ANTIBODY TESTING!**

**AND MUCH MORE!** To find out more:

Call: (614) 292-4527

Stop by: B130 Recreation and Physical Activity Center (RPAC)

E-mail: [wellness@osu.edu](mailto:wellness@osu.edu), or Visit our website: [www.swc.osu.edu](http://www.swc.osu.edu)

## FINANCIAL TIP #1

Cash is ALWAYS better than credit!

- Use your credit cards sparingly. This is a time for you to learn to establish a solid credit history, not to go on shopping sprees!
- Keep the cards at home when you go out for the weekend - bring cash instead to keep track of your spending.

## FINANCIAL TIP #2

Pay all credit card balances in full!

- Remember that credit is a loan & must be repaid.
- Get a card with a low limit to ensure you won't spend more than you have.
- Keep your credit card number safe & secure to protect your identity.

## FINANCIAL TIP #3

**Shop around for the best deal on your accounts.**

- Check for student packages.
- Ask about fees for deposits, withdrawals, and using an ATM.
- Consider using a credit union for your accounts.
- BankRate.com can help you find the best deals & compare.

## FINANCIAL TIP #4

**Start saving NOW!**

- Open a savings account.
- Scarlet & Gray Financial can help you set up a savings plan for your lifestyle.
- Compound interest is on your side!
- Keep money aside for emergencies – car problems, illness, etc.

## FINANCIAL TIP #5

**Keep track of your spending.**

- A budget is useless without accurate accounting!
- What are your wants vs. your needs?
- Come see a counselor at Scarlet & Gray Financial to help analyze your spending.

## FINANCIAL TIP #6

**Set a limit on your weekend spending.**

- Keep your credit cards at home when you go out for the weekend.
- Take only the cash you're willing to spend – make sure you have enough if you need cab fare for the ride home!

## FINANCIAL TIP #7

### **Buy used or second-hand when possible.**

- Buy used textbooks at huge discounts online.
- Shop at second-hand retail stores. It's not gross – it's vintage & it's hip!
- If you insist upon buying only new items, wait until the things you want are on sale or clearance.

## FINANCIAL TIP #8

### **The scholarship search isn't over!**

- Keep digging for scholarships even though you're already in college. It's free money!
- Check your department for scholarships for students in your major.
- Check out OSU's site: [sfa.osu.edu/scholarships/](http://sfa.osu.edu/scholarships/)

## FINANCIAL TIP #9

**Get a part-time job if your grades won't suffer.**

- Look for work-study.
- Are there jobs in your department where you could get research experience, too?
- Look for local jobs:  
[sfa.osu.edu/Jobs/](http://sfa.osu.edu/Jobs/)

## FINANCIAL TIP #10

**Stop driving everywhere!**

- Gas, insurance, and maintenance are costly.
- Walk, ride your bike, or use the bus – you already pay to use the bus in your student fees anyway!
- If you must drive, have a plan to run all your errands at once, or carpool with friends.

## FINANCIAL TIP #11

**Look for student discounts – they're everywhere!**

- Clip the coupons in the student paper.
- Movies near campus are discounted with your ID.
- It never hurts to ask if there's a discount – check clothing stores, travel expenses, & books.

## FINANCIAL TIP #12

**Use your swipes up!**

- Before you eat out this weekend, consider that you've already paid for your meals for the year!
- Carry a snack with you to resist the urge to eat out when you shop.
- This is also a way to monitor your health – eating right can save you \$

## FINANCIAL TIP #11

**Look for student discounts – they're everywhere!**

- Clip the coupons in the student paper.
- Movies near campus are discounted with your ID.
- It never hurts to ask if there's a discount – check clothing stores, travel expenses, & books.

## FINANCIAL TIP #12

**Use your swipes up!**

- Before you eat out this weekend, consider that you've already paid for your meals for the year!
- Carry a snack with you to resist the urge to eat out when you shop.
- This is also a way to monitor your health – eating right can save you \$