



## Steps to Success

### Session 1 **Live on Less Than You Make**

- [Build your first budget](#)
- [Meet with a Smart Money Coach](#) to review your spending plan
- [Learn about credit and the real cost of borrowing](#)
- Complete a student loan borrowing projection
- [Attend Foundations](#) (repeat each semester as many times as you'd like)

### Session 2 **Save for Emergencies and Large Purchases**

- Open a [free emergency savings account](#)
- [Meet with a Smart Money Coach](#) to develop savings goal
- Learn about renting vs. buying: cars and houses
- Complete the on vs. off-campus calculator

### Session 3 **Increase Your Income**

- [Review resume](#) and apply for paid summer internships
- [Meet with a Smart Money Coach](#) to review career objectives
- Learn about benefits packages including retirement savings accounts
- Complete a [long-term savings and investing projection](#)

### Session 4 **Dump Your Debt**

- Secure interviews and/or post-graduation job
- [Meet with a Smart Money Coach](#) to complete post-graduation budget and exit counseling
- Learn about [student loan repayment options and next steps](#)
- Complete six-month financial plan with cost-of-living analysis