



## Steps to Success

### Year 1 **Minimize Expenses**

- [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)

### Year 2 **Establish Savings**

- 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

### Year 3 **Plan for Your Financial Future**

- [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](#)

### Year 4 **Commit to Paying Off 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