**Phase 1**

- Schedule a SAM 1:1 Peer Coaching Session.
- Follow SAM on social media (@umasssam).
- Identify and visit your Career Center.
- Attend *How Not to Go Broke in College* workshop in person or via YouTube.
- Work on creating a college-friendly budget.
- Download and use budgeting app such as Mint.
- Locate on- and off-campus resources for students facing financial stress/emergencies.
- Learn about UMass student deals and discounts.
- Learn how to read your tuition bill.

**Phase 2**

- Schedule a SAM 1:1 Peer Coaching Session.
- Sign up to receive SAM event updates.
- Revisit and revise your college budget.
- Attend *Banking & Credit 101* workshop, either in-person or via YouTube.
- Browse the UMass Five Financial Knowledge Center for info on money management.
- Learn about consumer awareness, privacy, and identity theft.
- Visit your Career Center about your progress.
- If possible, secure a summer internship.
- If you’re planning to study away, learn about what expenses you should budget for while you’re there.

**Phase 3**

- Schedule a SAM 1:1 Peer Coaching session.
- Take the online LifeValues self-assessment.
- Using LifeValues, reflect on your financial goals.
- Check out the SAM Resources webpage.
- Attend *How to File Taxes* workshop, either in-person or via YouTube.
- Visit Career Center to map out goals.
- If possible, secure a summer internship.
- Find an accountability buddy who you can work with to achieve your finance goals.
- Organize your financial records.

**Phase 4**

- Schedule a SAM 1:1 Peer Coaching Session.
- Attend *Basics of Investing* workshops, either in-person or via YouTube.
- Learn about the basics of retirement.
- Visit your Career Center about your progress.
- If you can, start investing, even in small amounts.
- Check your credit score.
- Fill out FAFSA (if applicable).
- Apply for scholarships (if applicable).
- Congratulations yourself on a job well done!

**Personal Finance Goals**

- Security on-campus or local employment.
- Open a bank account you can access locally.
- Research student-friendly credit cards and choose one that’s a good fit for you.
- Learn how to improve your credit score.
- Check your credit score.
- Fill out FAFSA (if applicable).
- Apply for scholarships (if applicable).

**Phase 1**

- $500 saved for post-graduation bank account
- $125 earmarked for emergencies

**Phase 2**

- $1,500 saved for post-graduation bank account
- $375 earmarked for emergencies

**Phase 3**

- $2,500 saved for post-graduation bank account
- $625 earmarked for emergencies

**Phase 4**

- $3,500 saved for post-graduation bank account
- $875 earmarked for emergencies

**Personal Finance Goals**

- Secure on-campus or local employment.
- Open a bank account you can access locally.
- Research student-friendly credit cards and choose one that’s a good fit for you.
- Learn how to improve your credit score.
- Check your credit score.
- Fill out FAFSA (if applicable).
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**Make an Appointment with Us to Talk Through Anything Mentioned Above!**