

*\$mart  
About  
Money*

**ACCESS ALL RESOURCES AND  
SCHEDULE A MEETING WITH A  
SAM PEER FINANCIAL COACH!**



# ***FINANCIAL WELLNESS ROADMAP***



UMassAmherst

Student Success

# SMART ABOUT MONEY (SAM) – FINANCIAL WELLNESS ROADMAP

## PHASE 1

PHASES CAN, BUT DON'T HAVE TO, CORRESPOND WITH YOUR YEAR AT UMASS

- |  |   |
|--|---|
| <input type="checkbox"/> Schedule a SAM 1:1 Peer Coaching Session.   | <input type="checkbox"/> Secure on-campus or local employment.  |
| <input type="checkbox"/> Follow SAM on social media (@umasssam).   | <input type="checkbox"/> Open a bank account you can access locally.                                      |
| <input type="checkbox"/> Identify and visit your Career Center.  | <input type="checkbox"/> Research student-friendly credit cards and choose one that's a good fit for you. |
| <input type="checkbox"/> Attend <i>How Not to Go Broke in College</i> SAM workshop in person or via YouTube.   | <input type="checkbox"/> Learn how to improve your credit score.  |
| <input type="checkbox"/> Work on creating a college-friendly budget.   | <input type="checkbox"/> Check your credit score.   |
| <input type="checkbox"/> Download and use budgeting app such as Mint.  | <input type="checkbox"/> Fill out FAFSA (if applicable).  |
| <input type="checkbox"/> Locate on- and off-campus resources for students facing financial stress/emergencies. | <input type="checkbox"/> Apply for scholarships (if applicable).  |
| <input type="checkbox"/> Learn about UMass student deals and discounts.  |   |
| <input type="checkbox"/> Learn how to read your tuition bill.  |   |

### PERSONAL FINANCE GOALS

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

## PHASE 2

- |  |  |
|--|--|
| <input type="checkbox"/> Schedule a SAM 1:1 Peer Coaching Session.   | <input type="checkbox"/> If you're planning to study away, learn about what expenses you should budget for while you're there. |
| <input type="checkbox"/> Sign up to receive SAM event updates.   | <input type="checkbox"/> If you decide to study abroad, start saving for it.   |
| <input type="checkbox"/> Revisit and revise your college budget.   | <input type="checkbox"/> Begin saving for off-campus expenses.   |
| <input type="checkbox"/> Attend <i>Banking &amp; Credit 101</i> workshop, either in-person or via YouTube.                     | <input type="checkbox"/> Check your credit score.  |
| <input type="checkbox"/> Browse the UMassFive Financial Knowledge Center for info on money management.                         | <input type="checkbox"/> Fill out FAFSA (if applicable).   |
| <input type="checkbox"/> Learn about consumer awareness, privacy, and identity theft.  | <input type="checkbox"/> Apply for scholarships (if applicable).   |
| <input type="checkbox"/> Visit your Career Center about your progress.   |  |
| <input type="checkbox"/> If possible, secure a summer internship.  |  |
| <input type="checkbox"/> If you're living off-campus or planning to, learn about how to budget for rent, food, utilities, etc. |  |

### PERSONAL FINANCE GOALS

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

## PHASE 3

- |  |   |
|--|---|
| <input type="checkbox"/> Schedule a SAM 1:1 Peer Coaching session.   | <input type="checkbox"/> Prepare yearly college and/or study abroad budget.                                   |
| <input type="checkbox"/> Take the online <i>LifeValues</i> self-assessment.                                | <input type="checkbox"/> Learn the ins and outs of how student loans work and which ones you have.            |
| <input type="checkbox"/> Using <i>LifeValues</i> , reflect on your financial goals.                        | <input type="checkbox"/> Attend <i>Understanding Student Loans</i> workshop, either in person or via YouTube. |
| <input type="checkbox"/> Check out the <i>SAM Resources</i> webpage.                                       | <input type="checkbox"/> Focus on building your credit score.   |
| <input type="checkbox"/> Attend <i>How to File Taxes</i> workshop, either in person or via YouTube.        | <input type="checkbox"/> Check your credit score.   |
| <input type="checkbox"/> Visit Career Center to map out goals.   | <input type="checkbox"/> Fill out FAFSA (if applicable).  |
| <input type="checkbox"/> If possible, secure a summer internship.  | <input type="checkbox"/> Apply for scholarships (if applicable).  |
| <input type="checkbox"/> Find an accountability buddy who you can work with to achieve your finance goals. |   |
| <input type="checkbox"/> Organize your financial records.  |   |

### PERSONAL FINANCE GOALS

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

## PHASE 4

- |  |  |
|--|--|
| <input type="checkbox"/> Schedule a SAM 1:1 Peer Coaching Session.                                     | <input type="checkbox"/> If you can, start investing, even in small amounts. |
| <input type="checkbox"/> Attend <i>Basics of Investing</i> workshops, either in-person or via YouTube. | <input type="checkbox"/> Check your credit score.                            |
| <input type="checkbox"/> Learn about the basics of retirement.   | <input type="checkbox"/> Fill out FAFSA (if applicable).                     |
| <input type="checkbox"/> Visit your Career Center about your plans.                                    | <input type="checkbox"/> Apply for scholarships (if applicable).             |
| <input type="checkbox"/> Budget for the job-searching process.   | <input type="checkbox"/> Congratulate yourself on a job well done!           |
| <input type="checkbox"/> Secure post-graduate employment.  |  |
| <input type="checkbox"/> Learn about post-graduate health insurance.                                   |  |
| <input type="checkbox"/> Learn about the basics of how taxes work.                                     |  |
| <input type="checkbox"/> Make sure you understand loan repayment and create a loan repayment plan.     |  |

### AWESOME WORK!

### PERSONAL FINANCE GOALS

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

**MAKE AN APPOINTMENT WITH US TO TALK THROUGH ANYTHING MENTIONED ABOVE!**