

COACHING GUIDEBOOK



MONEY SMART FINANCIAL COACHING PROGRAM

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OVERVIEW

Funded by JPMorganChase, the Money Smart Financial Coaching Program (MSFCP) is focused on improving financial wellness for underrepresented, racially minoritized, low-income students. The program emphasizes changing a student's financial behavior through individualized financial coaching, resulting in improved academic success, persistence, credential completion and lifelong financial health. Research shows that access to financial coaching can result in measurable gains for low- and moderate-income individuals in areas such as money management, financial health, and feelings of financial confidence and well-being (Consumer Financial Protection Bureau, 2016). Ideally, students learn how to understand the concept of cash flow, manage expenses, create a personal budget, apply strategies to save money, understand credit cards and credit card debt, reduce debt, establish and/or increase their credit score, and meet a financial goal. MSFCP develops financially capable students, fostering healthy financial habits that last into the future.

WHY FINANCIAL WELLNESS MATTERS

Research studies have found that there is correlation between financial hardship and a student's ability to succeed in college. When students experience financial stress, their academics suffer. Students who are financially fragile are more likely to drop out (Savage and Graves, 2015). For example, something that would be inconsequential to most, such as a flat tire, may seem overwhelming to a student, leading the student to miss classes at the least and to drop out in the worst case scenario.

In fall 2023, the Trellis Company conducted a Student Financial Wellness Survey (Fletcher, Cornett, and Ashton, 2024). With over 62,000 undergraduate students responding, the survey found that most college students experience financial stress and difficulty.

- 71% of respondents said they had experienced financial difficulties while in college.
- 61% of students worry about having enough money to pay for college.
- 56% of students said they would have trouble getting \$500 in cash or credit for an emergency within the next month.
- 53 % of students said they worry about current monthly expenses.
- 45% of students reported food insecurity, 42% reported housing insecurity and 14% had been homeless in the prior year.

In a previous version of the Trellis Survey (Fletcher, Cornett, and Ashton, 2021), the survey found that most students do not understand their student loan debt. When made aware of their debt, 59% said that they had accumulated more debt than expected and 73% expressed a lack of confidence in repaying their debt. Students in the survey were also asked three basic

personal finance questions. Less than 25% of the survey respondents were able to answer the three questions correctly. And finally, 60% of students said they would seek financial coaching if offered at their institution.

PERSONAL FINANCE KNOWLEDGE BY GENERATION

The TIAA Institute and the Global Financial Literacy Excellence Center (GFLEC) partnered to create an annual survey, the GFLEC Personal Finance Index, to determine financial knowledge by generation (TIAA Institute - GFLEC, 2024). By measuring the percentage of personal finance survey questions answered correctly, they found that Gen Z has the lowest level of personal finance knowledge across the generations.

Financial Principal	GEN Z	GEN Y	GEN X	Baby Boomer
Borrowing	44%	57%	62%	67%
Saving	43%	52%	56%	60%
Consuming	40%	48%	51%	53%
Go-to sources	39%	45%	49%	51%
Earning	37%	45%	50%	54%
Investing	32%	42%	47%	51%
Insuring	26%	37%	48%	53%
Comprehending Risk	31%	36%	36%	35%

Observably, students need access to financial information to improve their likelihood of credential completion. As mentioned in the section on terminology, it is not enough for students to have access to financial information. Students need to be able to translate the information into behavior change, resulting in the ability to make new and better financial decisions to enhance their financial health.

UNDERSTANDING THE TERMINOLOGY

Financial Literacy

Financial literacy is the possession of the set of skills and knowledge that allows an individual to make informed and effective decisions with all their financial resources (Wikipedia).

Financial Coaching

Financial coaching goes beyond financial literacy by guiding individuals to apply the knowledge they have learned to their everyday financial decisions. The financial coach works with the student to facilitate self-awareness about their goals and underlying values while aligning their behavior with the desired outcome.

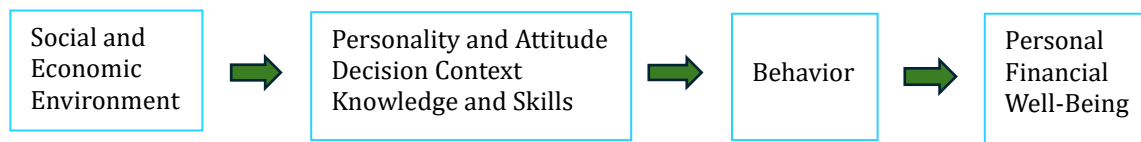
Financial Capability

“Financial capability is a multi-dimensional concept that encompasses a combination of knowledge, resources, access, and habits” (FINRA, 2019). It involves a combination of knowledge, habits and a set of decision-making skills to respond to a range of financial decisions. Financial Capability is not intuitive. It involves a body of knowledge that is changing and becoming more complex all the time.

Financial Wellness or Well-Being

“Financial Wellness is a state of being in which individuals can meet current and future financial obligations, feel secure in their financial future and make choices that let them achieve their goals and enjoy life” (Consumer Finance Protection Bureau). Financial wellness/well-being results when individuals build financial capability.

Financial Knowledge + Behavior/Habit Change = Financial Capability



Financial Capability coupled with feelings of long-term financial security and freedom of choice, lead to Financial Wellness.

Financial Capability  Financial Wellness/Well-Being

The goal of the MSFCP is to combine financial knowledge with behavior change, thereby helping individuals make informed financial decisions, achieve financial goals, and improve overall financial well-being and practical application of financial knowledge.

HELPING STUDENTS BECOME FINANCIALLY CAPABLE

For many years, financial professionals and educators proclaimed the benefits of financial literacy for students and for all adults. While financial literacy is an important component of financial capability, the concept of financial capability transcends financial literacy to include access to financial services, behavioral factors, social influences, and emotions. There are several skills and abilities that financially capable students possess. A financially capable student can:

- understand the concept of cash flow,
- manage expenses and prioritize limited resources,
- create and utilize a budget,
- understand options to pay for college (financial aid, student loans, etc.),
- apply strategies to save money,
- manage student loan debt,
- take appropriate steps to build credit,
- take action to increase income, and
- advocate for themselves.

UNDERSTANDING CASH FLOW

Cash flow is a simple concept which refers to the movement of money into and out of a person's personal finances. Money coming into a person's finances (resources) includes income from salary, investments or gifts. Money going out of a person's finances (expenses) includes living costs such as rent and groceries, payments such as car loans, student loans or credit card bills, and amounts for savings and investments. A positive cash flow is the goal. As straightforward as this seems, many students have difficulty with this concept because they have never taken the time to understand their resources and expenses, making it easy to overspend.

MANAGING EXPENSES AND PRIORITIZING LIMITED RESOURCES

Part of managing expenses is first identifying essential expenses (needs) versus non-essential expenses (wants). Students may rationally understand that rent and groceries are essential expenses but emotionally still want to spend limited resources on a daily cup of expensive specialty coffee. A critical component of managing expenses and prioritizing resources is developing a budget, cutting unnecessary costs and 'paying yourself first' by building an emergency savings account and setting aside some funds for each paycheck.

CREATING AND UTILIZING A BUDGET

The financial coach helps the students understand their income which may include scholarships, grants, student loans, wages from jobs, personal savings, and financial support from family.

MSFCP Student Manages Expenses and Improves Credit

When LR joined the MSFCP she was asked by her coach to start tracking her expenses to create an accurate budget. LR was shocked to learn that she spent \$176 on Uber/Lyft rides during a two-week period. Once LR quantified how much of her income she was using for ridesharing, she changed her behavior and started using public transportation. By significantly reducing her monthly expenses, LR was able to achieve her financial goal of reducing her credit card debt. In fact, in just four months, her credit score improved by 77 points.

Calculating expenses is next. Expenses may include those that are essential and fixed, such as tuition and rent, and those that are essential but variable, such as groceries and textbooks, and those that are non-essential and variable such as that expensive cup of coffee or movie tickets. Subtracting expenses from income should lead to a positive balance. If not, the coach must help students determine how to cut expenses or increase income. One-on-one coaching helps students track expenses, stay within their established budget, and adjust based on changes to financial status. Many students and adults alike become discouraged with budgeting, because their expenses fluctuate, and they consistently overspend.

Financial coaches provide the invaluable benefit of helping students get back on track and identify ways to deal with setbacks.

UNDERSTANDING OPTIONS TO PAY FOR COLLEGE

Financial Coaches assist students by understanding that the first important step in paying for college is to complete a Free Application for Federal Student Aid (FAFSA). Many students make the mistake of not completing the application because they believe they will not qualify for aid. The more 'free money' available to students, the less money they may need to borrow. Students may find that their college offers institutional or local scholarships that can assist in paying tuition and may not be as competitive as national scholarships. Some employers offer tuition assistance for their employees or for children of employees. The key to helping students understand their options to pay for college is to explore all possibilities and apply for every scholarship. Students also need to understand the difference between a loan, which must be paid back, and a grant, which is free money. They also need to understand the terms of their financial aid award letters, which can be very confusing and misleading.

APPLYING STRATEGIES TO SAVE MONEY

Once a budget is in place, the coaches can advise students to look for areas to cut expenses and save money. Some strategies include eliminating unused subscriptions, cooking at home rather than eating out, clipping coupons, and looking for sales. Automatic transfers from checking to savings accounts are useful, such as the bank 'round up' feature whereby each purchase made with a debit card automatically rounds up to the nearest dollar and transfers the difference to the savings account. While on the surface reducing debt doesn't seem the same as saving money, paying down debt, especially on highest interest rate debts, can free up money for saving and help improve credit scores.

MANAGING LOAN DEBT

Coaches assist students to know the totality of their debt, be it student loan (federal or private), credit card, car loan, mortgage, medical etc., as well as the terms, conditions, and interest rates of each loan. Wherever possible, paying more than the minimum payment and using the Avalanche method to pay off debt with the highest interest rate first are good strategies. Banks and other lending entities may provide a reduced interest rate when automatic payments are set up or may have income adjusted payment plans available to students for repaying loans. Whatever strategies are used, the most important point is to have a plan to fully pay the debt. Regarding student loan debt, students must be aware that defaulting on a student loan has serious consequences and will impact their ability to purchase a home or otherwise achieve long-term financial health.



BUILDING CREDIT

One of the easiest steps to take to build credit is to pay bills on time. Payment history is one of the critical components of a credit score and late payments can quickly lower a credit score, therefore checking credit scores regularly for errors or inaccuracies is important. Another way to help students build credit is for them to obtain a secured credit card, which requires a cash deposit to serve as collateral and establishes a credit limit. For those who already have a credit card, requesting a credit limit increase can help improve credit over time, although initially the score may drop due to a 'hard inquiry' to the credit report. As with strategies to save money, reducing debt is another way to build credit, because it helps lower the credit utilization ratio. Some students may not know if they have a credit score so a great place to start is for the coach to show students how to utilize one of the free sites to determine a credit score and obtain a free credit report.

INCREASING INCOME

For students who already have a job, but who are underemployed, it may be appropriate to look for a better paying job, especially if new skills have been gained in the current position. If one job isn't enough to make ends meet, adding an additional part-time job or freelance gig economy job may be a way for students to increase income for the short or long-term. Selling items no longer needed can help increase income. Similarly, starting a low-cost business utilizing skills that have been honed over time, such as photography or blogging may be a source of extra income. Lastly, cutting expenses, while not the same as increasing income, has the same benefits as freeing up money.

ADVOCATING FOR THEMSELVES

Financially capable students who have learned information to manage expenses and prioritize resources, build credit, reduce debt and create and stick to a budget, are well equipped to advocate for themselves in a variety of ways. Financially capable students may have a better understanding of options to fund their college education. Because financially capable students are skilled at making budgets, saving and managing expenses, they can anticipate unforeseen emergencies and plan for them while saving for future needs such as purchasing a home or car. Financially capable students understand that they have a right to negotiate in certain situations such as negotiating higher

MSFCP Student Achieves Financial Goals

While pursuing a degree in Human Services, MC embarked on the MSFCP with clear financial ambitions. Her short-term goals included developing disciplined saving habits, meticulous expense tracking, and setting specific financial targets. While participating in the MSFCP, MC worked to eliminate financial anxiety by increasing her savings to \$1,068 each month and improved her credit score by 20 points. MC also paid off \$1,500 in credit card debt and established a fully funded 3-month emergency fund totaling over \$4,000. Through meticulous expense tracking, MC managed to reduce her monthly expenses by over \$1,000, significantly increasing her financial stability. Thus, the MSFCP empowered MC to set clear financial targets and take proactive control of her finances.

wages with an employer or asking a bank for lower interest rates on loans. Lastly, financially capable students may be more likely to take advantage of services offered on campus, such as financial coaching programs.

SETTING A FINANCIAL GOAL

MSFCP is a data-driven approach that combines coaching with financial education. The process starts with students setting their own personal goals. Every student engaged in MSFCP must establish at least one financial goal. This goal may be short-term, such as opening a savings account, tracking expenses for a month, obtaining and tracking their credit score, and/or identifying a minimum savings goal. Students may also wish to establish a long-term goal, such as saving for a downpayment on a house or vehicle.

To set their goal(s), MSFCP students are also required to develop a realistic budget. Given that most students have no idea how much they spend monthly, working with their coach, students are required to track expenses for several weeks or longer. The coach helps the student find an APP or tool to help them track their expenses.

WHY FINANCIAL COACHING?

According to research in behavioral economics, personal finance workshops and classes are not likely to change habits and build long-term behaviors. If information is not timely or relevant, the student will not act on it or remember it (Fernandes, Lynch, and Netemeyer, 2014). One-on-one coaching is a more effective way to change behavior, because the student identifies the financial goals and issues that are affecting them at the time.

Research shows that access to financial coaching can result in measurable gains for low- and moderate-income individuals in areas such as money management, financial health, and feelings of financial confidence and well-being (Consumer Financial Protection Bureau). Targeting students of color for assistance is also important, as the racial wealth gap—combined with the cost of postsecondary education—can generate a disparate impact on college access and outcomes (Levine and Ritter, 2022).

Data from the first MSFCP also showed that financial coaching led to improved outcomes. Evaluation of the project found that having three or more coaching sessions increased the likelihood of students attaining key metrics, sometimes dramatically. For example, 89% of the students who participated in three or more meetings achieved a financial goal, compared with 37% of those with fewer meetings. Sixty-four percent of those with 3+ meetings created a

budget, higher than the 26% rate for those with fewer meetings. Students were also more likely to establish a credit score if they had three or more meetings with their financial coach.

MSFCP COACHING PHILOSOPHY

The MSFCP focuses on improving student financial wellness by changing behavior through individualized financial coaching, resulting in improved academic success, persistence, credential completion and lifelong financial health. The MSFCP model integrates one-on-one financial coaching with financial wellness education based around the following coaching principles:

Establish Rapport and Trust Through Non-Judgmental Listening

One of the most important first steps coaches can take with students is to reassure them that their conversations are confidential. Often students may be reluctant to share their financial missteps with the coach for fear of being judged or criticized. An empathetic coach can help encourage students by assuring them that no question is silly, and no financial mistake is so enormous that it can't be improved upon.

Be Student Centered

If possible, during the first coaching session, coaches should encourage students to talk about their own goals. This assists coaches to tailor the coaching sessions to help students meet their goal. Students may initially find it difficult to articulate a goal and coaches may need to suggest examples of short-term, medium-term and long-term goals. Keeping the conversation focused on students and their goals is critical. Discussing SMART (Specific, Measurable, Achievable, Relevant, Timebound) goals is one way of ensuring that the student can better define their goals.

Provide Motivation and Encouragement to Keep Students Engaged



Students may become overwhelmed when beginning the coaching process. Many may not know where to begin or how to gather information such as their level of student loan debt, the interest rates on their credit cards or how to begin creating a budget. They may feel disheartened and wonder why any of it matters if they have little income and can't imagine how they could possibly save money. This is where coaches can provide inspiration and

encouragement that will keep students coming back for additional coaching meetings. Asking students to bring a small but important piece of information to the next meeting will help students feel involved and part of the process.

Hold Students Responsible

Helping students become more capable at managing their own financial affairs and decisions is a desired outcome of financial coaching. Facilitating students' achievement of a simple goal early in the process, such as learning how to locate their credit report or download a credit score app, is a great way to demonstrate that small steps towards improving their financial standing are possible. Documenting the goal achievement in the database is equally important to demonstrate the success of the coaching.

Acknowledge Progress and Accomplishments and Celebrate Success

Everyone feels better when their progress is acknowledged, and their good work is applauded. Sometimes just words of praise are enough and other times a small token of recognition, such as a college logo coffee mug or pen may be in order. Coaches have found that students take great pride in receiving a certificate signifying achieving certain goals, metrics or completion of the MSFCP.

Through these engaged coaching principles, coupled with financial education, MSFCP develops financially capable students, fostering healthy financial habits that last into the future.

TRAINING FOR COACHES

Continuous coach training is important to ensure coaches understand how to coach students, enter data and generate reports. Monthly college meetings with MSFCP staff, quarterly all-college meetings and annual peer learning meetings are several ways to reinforce training. At the beginning of the program, coaches may not understand that serving 20 students in a semester is much more difficult than it sounds. To serve that number of students, more students must enroll in the course, as there will be some natural attrition from the course for a variety of reasons. Many students may register for a coaching session but never attend. Others may come one time and never return.

FMCC Coaching Training

MSFCP at FMCC is faculty-driven, overseen by three faculty in the Business Department. A faculty member serves as the lead for the program and is responsible for the database, ensuring data integrity and accurate reporting. The faculty created online financial topic modules, 'Money Smart Pathways,' for training their coaches and for support in coaching students. MSFCP also utilizes faculty from several disciplines as coaches (Radiation Technology, Humanities and various other technical programs) which leads to a diverse pool of learners participating in MSFCP.

Coaches need training not only in the mechanics of coaching to the metrics, but they may also require guidance on emotional intelligence principles to learn how to build trust and support students. Coaches may need assistance with balancing their coaching sessions with the right amount of discussion, advice, and data input. Some coaches chose not to enter much data during the coaching session and found themselves challenged to catch up on data entry. If little or no data is entered by a coach, the data will be meaningless, and data reports inconclusive. Even though coaching may occur, if it is not documented, it is not useful.

DATABASE AND COORDINATION

DATABASE

To scale the MSFCP to multiple colleges, it was necessary to develop a customized database to maintain program data and measure student outcomes. The encrypted MSFCP database, designed by Winmill Software, a technology services company headquartered in NYC, is a web-based, user-friendly platform, designed specifically for use with the program. Coaches input key student data, tracking progress towards program metric achievement and tracking students' progress in reaching personal financial goals. Other key components of the personal financial profile include earnings and income, savings, investments, debt, credit score, and customized student financial goals. Student demographic information is also collected, to allow for evaluation of variables to explore possible opportunity and achievement gaps between racially minoritized students and white students and equity gaps between genders. Coaches sign a FERPA form to ensure the maintenance of confidentiality.

The database is designed to meet two objectives. First, the database supports rigorous program evaluation to help guide further expansion of the initiative. While other financial education programs claim to quantify students' financial progress, the MSFCP uses measurable data points to prove financial competency gains. Using the database, coaching dosage effects can be measured, as well as other factors that may identify areas in which program improvements can be made. Second, coaches at each college can track each student's progress as well as run reports to view data to determine how the college is doing towards meeting their required grant metrics. Reports may also be run cumulatively across all colleges and all semesters to give an overall view of the program's success. *For more information on the metrics and other data elements, please see then Appendix: Metrics/Measures of Success.*

COORDINATION BETWEEN COACHES, FACULTY AND DATA ENTRY

Coordination between faculty who teach the course, coaches who provide individualized coaching, and staff who enter data into the database, is critical to the success of students engaged in the Money Smart program. It is extremely important that coaches and faculty

communicate regularly to ensure that coaches are aware of the concepts being taught in the course each week. It is equally important that individuals who enter student data, whether faculty, coaches, or data entry staff, do so accurately and in a timely manner. Incomplete or incorrect data entry can lead to erroneous results and fail to accurately depict the MSFCP outcomes and program effectiveness. *For more information on the proper use of the database, please consult the MSFCP Database User Guide.*

CONCLUDING THOUGHTS

Coaching is the key to the success of MSFCP and it is instrumental in ensuring student success. When asked what words students would use to describe their experience with MSFCP, the most common words or phrases used were: eye-opening, revealing, motivational, reassuring, and enlightening. To quote one student, “I chose to do the program because I didn’t really have the financial backing myself as a student, and just a lack of financial literacy in my household. I didn’t really get that prepping before adulthood. I’m struggling financially, but it’s okay. I have hope for the future.”

MSFCP Coaches have a unique opportunity to assist students in the attainment of financial capability by conducting coaching sessions with empathy while utilizing their financial expertise. By tracking information from the coaching sessions for input into the MSFCP database, colleges ensure that reports and data can be generated and evaluated to reflect the effectiveness of the program and successful student outcomes.



APPENDICES

METRICS/MEASURES OF SUCCESS

In partnership with JPMorganChase, the Evaluation Team, and the MSFCP Team, a series of learning outcomes and metrics were established to evaluate and ensure that participation in MSFCP leads to improved academic success, persistence, credential completion and lifelong financial health. MSFCP coaches utilize a customized database to enter encrypted student-level information to determine the success of the model in meeting the following metrics:

- Participants served: Target per college.
- Participants who attend at least two coaching sessions: 100%.
- Participants who attend at least three coaching sessions: 50%.
- Participants who save: On average, participants will increase their savings by \$350.
- Participants who reduce debt: On average, participants will reduce their debt by \$350.
- Participants with two reported credit scores: 80%
- Participants with credit score increase: 20%
- Participants with credit score improvement: On average, participants will improve credit score by 20 points
- Participants achieving a financial goal: 80%
- Participants creating a personal budget: 80%
- Participants who enroll in and complete a noncredit course: 75%
- Participants who enroll in a credit course and complete with a C or better: 75%
- Participants in a credit course who persist: 75%
- Participants (FTFT) in credit course who are retained: 65%
- % of noncredit courses offered that include group and peer-to-peer coaching: 80%
- % of credit courses offered that include group and peer-to-peer coaching: 80%

Other demographic and programming information is collected for data analysis using the MSFCP database.

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