

COLLEGE CORNER

(NAPSA)—Every day that passes offers parents the opportunity to share valuable life lessons they have learned with their college-aged student. One of the most important of those lessons is financial management, and the more you talk about it to your students as they enter young adulthood, the more successful they will be during college and throughout their lives.

To help college-bound students manage their budgets, Chase offers resources to guide students on how to manage their finances responsibly from the first day of class to graduation, and beyond.

Financial Management 101

Before they fill their schedules with biology, economics and philosophy, encourage your college-bound students to make room for Financial Management 101, an important life “curriculum,” as they go through the school year.

These tips from Chase will help your students get a passing financial grade and may even land them on the financial honor roll:

1. Create a budget for the school year—and stick to it.

A—List out all your income/
loan disbursements

B—List out all your expenses

C—Make sure A is greater
than B.

Check this on a monthly basis to make sure you're on track.

2. Know your budget and credit limit before you spend.



Learning how to handle finances can be an important lesson for college students.

3. Keep track of all purchases and plan your use of credit cards.
4. To avoid late fees and build a positive credit history, always pay all your bills on time.
5. Learn about and track your credit bureau information and rating. Go to www.annualcreditreport.com for more information.

Learning to handle their own finances can be one of life's most important lessons for your students.

For additional information, visit www.chase.com/allaboutcredit. It will guarantee your college-bound student an A+ in Financial Management 101.