Interview Take Aways

- Locally, not many opportunities for the community to gain financial literacy/economic education outside of Money Smart Week; programs focus on K-12 students (Junior Achievement) and K-12 educators (Econ Illinois)
- Gaps exist for parents and personal application for students (e.g. how to fill out a FAFSA; apply for scholarships during your junior year)
- 10 highly trained peer educators (NIU students) who may be available to help us with whatever we may decide to do (from presentations to handing out pamphlets) from NIU Financial Cents

Resources for Students and Families

- College Board, College Is Affordable Project
  - Seeks to provide clear and simple information about how to pay for college and understand how this information influences low-income parents’ support for their children’s pursuit of higher education.
  - Currently working on a video for middle school students intended to assure them that because of financial aid, the path to college remains open, but only if they study hard now.
  - College is Affordable Brochure
  A report series that provides the latest information on student financial aid, tuition and other expenses associated with attending college and illustrates trends over time
- Consumer Financial Protection Bureau http://www.consumerfinance.gov/paying-for-college/
  - Provides help to consumers to make informed financial decisions about how to pay for college
  - Get Help Paying for College http://www.consumerfinance.gov/paying-for-college/
    - Information about student loans (taking them out and repayment) and student banking
    - Tool for comparing financial aid offers
- Illinois Student Assistance Commission, Students & Parents
  - Mission is making college accessible and affordable for Illinois students.
  - Resources
Before College – Planning [http://www.isac.org/students/before-college/](http://www.isac.org/students/before-college/)
Includes information on how to go to college, track your academic progress, offers the ability to connect to recent college grads across Illinois to help you prepare for college, and links to KnowHow2Go.org – search for college access programs ([http://knowhow2go.acenet.edu/](http://knowhow2go.acenet.edu/))

During College – Paying for college while in college
Includes information about financial aid options including scholarship and grant program applications, FAFSA info, and types of financial aid

After College – Repaying loans
Includes information about repayment, forgiveness programs and the requirements for those programs

Parents section offers a college planning guide starting in Pre-K with more detailed information for each year of high school, and information about saving for college, including different vehicles for saving

- Programs
  - Events throughout Illinois for college awareness & preparation
  - College Goal Sunday [http://www.collegegoalsondayusa.org/Pages/default.aspx](http://www.collegegoalsondayusa.org/Pages/default.aspx)

- ISACorps – new initiative of the ISAC to expand ISAC’s college access and outreach programs and services to help students navigate the process of applying to and entering college

- Junior Achievement [https://www.juniorachievement.org/web/ja-usa/ja-programs](https://www.juniorachievement.org/web/ja-usa/ja-programs)
  - http://www.jachicago.org/
    - Dedicated to educating students about workforce readiness, entrepreneurship and financial literacy through experiential, hands-on programs
    - Tips for Families about Managing Money [https://www.juniorachievement.org/web/ja-usa/ja-save-usa](https://www.juniorachievement.org/web/ja-usa/ja-save-usa)
    - Student Center includes money management, work readiness, business ownership, career exploration, paying for college, and planning a business tools and resources
    - Programs available for all grade levels from elementary school through high school [http://www.jachicago.org/our-programs/](http://www.jachicago.org/our-programs/)

- KnowHow2Go.org [http://knowhow2go.acenet.edu/](http://knowhow2go.acenet.edu/)
  - A campaign designed to encourage students and veterans to prepare for college
  - Targeted to middle school and high school students and veterans
  - Includes explainatory materials about the steps needed to go to college (e.g. 4 steps to college)
  - Get advice, use tools to make a plan, explore interests, costs & financial aid, college quiz, success stories, and more
  - Information for mentors (meant to do with mentee)

  - A public awareness campaign designed to help consumers better manage their personal finances
  - Organizations across the country come together once a year to stress the importance of financial literacy, inform consumers about where they can get help and provide free
educational seminars and activities throughout the week. Programming is offered to all demographics and income levels and covers all facets of personal finance from establishing a budget to first time home buying to estate planning.

- MSW Kids - competitions, teacher resources, financial literacy games
  [http://www.moneysmartweek.org/kid](http://www.moneysmartweek.org/kid)
- MyMoney.gov
  - Youth – information, games and fun facts about money, saving and planning for the future [http://www.mymoney.gov/Pages/for-youth.aspx](http://www.mymoney.gov/Pages/for-youth.aspx)
  - Teachers & Educators – curricula, lesson plans, tip sheets, guidance and helpful tools for teaching financial capability [http://www.mymoney.gov/Pages/for-teachers.aspx](http://www.mymoney.gov/Pages/for-teachers.aspx)
  - Researchers – Clearinghouse of federally-funded research reports, articles and datasets on financial capability and related topics [http://www.mymoney.gov/researcher/Pages/for-researchers.aspx](http://www.mymoney.gov/researcher/Pages/for-researchers.aspx)
- Life events tools - [http://www.mymoney.gov/lifeevents/Pages/lifeevents.aspx](http://www.mymoney.gov/lifeevents/Pages/lifeevents.aspx)

- National Endowment for Financial Education (NEFE) inspires empowered financial decision making for individuals and families through every stage of life.
    - A financial literacy program focused on basic personal finance skills that are relevant to the lives of pre-teens, teens, and young adults
    - Offers resources for students and educators organized into 5 module topics with student guides, lesson plans, and online resources
    - Free resources to help teach money management skills
    - Designed for financial planning professionals, social services professionals, community volunteers, financial educators, or human resources professionals; special series designed for educating college students
  - Cash Course – free for college students and colleges [http://www.cashcourse.org/?returnurl=%2fhome.aspx](http://www.cashcourse.org/?returnurl=%2fhome.aspx)

- NIU Financial Literacy Collaborative [http://www.niu.edu/FLC/](http://www.niu.edu/FLC/)
  - Brings together NIU entities focused of economics and financial literacy
  - Includes Center for Economic Education and NIU Financial Cents
    - Professional development for educators to incorporate economic education into their curriculum
    - Conduct several challenges through the year for students to demonstrate financial knowledge
  - NIU Financial Cents [http://www.niu.edu/financialcents](http://www.niu.edu/financialcents)
    - To improve financial literacy of NIU students and the local community by conducting outreach and providing a variety of resources empowering participants to make informed financial decisions
- Resources include web based financial tools including calculators, financial literacy games, as well as tips and materials from presentations
- Presentations are available for a fee to organizations
- NIU connection to Junior Achievement

- One Goal – teacher-led college persistence program through partnerships with high schools and colleges [http://www.onegoalgraduation.org/about-us/](http://www.onegoalgraduation.org/about-us/)
- Take Charge Illinois! Program – Illinois Comptroller’s Office financial workshops for Illinois residents to regain their financial footing; workshops address everything from the tracking of daily expenses and budgeting, to taking advantage of foreclosure crisis and credit card assistance. Programs include certified counseling for rehabilitating credit scores, late or missed mortgage payments and other fiscal issues.