

MONEY SKILL TIPS FOR YOUNG ADULTS
www.SmartAboutMoney.org/40MoneyTips

+ / ?	Tips	Gr 7-8	Gr 9-10	Gr 11-12+	P
	1. Talk to your parents or guardians.				
	2. Consider cost when choosing a school.				
	3. Know the story behind your financial need.				
	4. Complete the FAFSA (early and often).				
	5. Get the lowdown on student loans.				
	6. Know your repayment options.				
	7. Discover types of free money.				
	8. Apply for free money.				
	9. Earn your aid.				
	10. Evaluate your aid options.				
	11. Know what to do if something changes.				
	12. Start with the basics.				
	13. Put your money in the bank.				
	14. Use your checking account responsibly.				
	15. Get organized.				
	16. Watch out for identity fraud.				
	17. Protect yourself from identity fraud.				
	18. Report and remedy identity fraud.				
	19. Create a spending plan.				
	20. Develop a money management style.				
	21. Set smart financial goals.				
	22. Spend your money wisely.				
	23. Start saving today.				
	24. Limit transportation costs.				
	25. Curb tech expenses.				
	26. Select housing mindfully.				
	27. Get real with your roommates.				
	28. Plug spending leaks.				
	29. Find the right health care coverage for you.				
	30. Earn extra money with a job.				
	31. Know how credit cards work.				
	32. Choose your credit card carefully.				
	33. Use your credit card responsibly.				
	34. Build a good credit history.				
	35. Get help if you're in debt trouble.				
	36. Harness the power of compounding interest.				
	37. Know where to invest your money.				
	38. Choose a major wisely.				
	39. Look for guidance.				
	40. Make your career a main focus.				