



Your Financial Coach



Look For **SmartU** on Campus

Late Registration	8/28
Involvement Fair	9/2
"City Sampler" Booth	9/3
Play Games & Win Prizes in the UC	9/18
Financial Coaching in the UC	9/25
Homecoming Games & Prizes in the UC	10/1
Homecoming Family Weekend	10/4

Learn Everything You Need to Know About YOUR Finances ...But No One Ever Tells You!

SmartU Offers:

FREE Financial Coaching to UWRP Students

Money Advice & Tips

Money Management Skills

"Moving Off Campus, Renting Smart" Sessions

Tips for Having Fun & Saving Money

Games, Prizes, Pizza

AND MUCH MORE!

Completely FREE to YOU



For More Information & FREE Coaching Contact:

Joan Sprain

Family Living Agent

UW-Extension St. Croix County

Phone: 715-531-1930

Email: joan.sprain@ces.uwex.edu

Learn Your Way to Financial Success Today.

College is a New and Exciting Chapter in Your Life! With this Opportunity However, Comes Huge Responsibility.

Don't let **Student Loans, New and Added Expenses**, and the **Fun of College** Leave your Pockets Empty and Bank Accounts Hurting

We Look Forward To Meeting YOU!

SmartU : Know the Facts

Did You Know....

⇒ **If you have \$10 in your pocket and No Debts, you are wealthier than 25% of Americans** (moneyfacts.com).

⇒ **McDonald's makes about \$75 Million per year.**

What is Your Contribution to Fast Food!?

⇒ **People who use a charge card to pay, spend on average about 50% more than when they pay with cash** (bankrate.com).

Learn to Budget Your Money With a Spending Plan!

⇒ **The average student accumulates more than \$20,000 in student loan debt to earn the first degree, and an additional \$17,000 to earn a Master's degree** (Consumer Financial Protection Bureau).

How Much Student Loan Debt Have You Acquired?

⇒ **The average American will now pay more than \$600,000 in Interest over a lifetime** (creditloan.com).

Do You Know Your Interest Rates for Loans, Credit Cards, and Other Debts?

St Croix
County



For More
Information & FREE
Coaching Contact:

Joan Sprain

Family Living Agent
UW-Extension St. Croix
County

Phone: 715-531-1930

E-Mail:

**joan.sprain
@ces.uwex.edu**

Learn Your Way To Financial Success Today.

For Money Saving Tips

**Like Us On
Facebook!**

Supporting Financial Success of
UWRF Students

Download Apps!

- Level Money
- Mint.com
- Personal Finance
- Pocket Expense
- EZ Money Manager

Pinterest

Money Saving Ideas
and
Electronic Couponing
How To's