

## **Financial Tips for New College Students**

### **Set Up A Bank Account**

- Heading off to college means it's time for your own bank account. Managing your money and having financial stability are important steps to becoming an adult. If necessary, you can link accounts with your parents for additional financial support.

### **Utilize Online Banking**

- With our mobile app, you can bank with us no matter where you are. Having an app on hand will allow you to check your account balances, transfer money, and deposit checks. Using our banking app also makes it easy to track your spending.

### **Use A Prepaid Card**

- A prepaid card is separate from a bank account and sets a spending limit. Using a card with a set amount of money can teach you how to budget and spend responsibly. Also, using a prepaid card means there are no overdraft fees or interest charges.

### **Find A Part Time Job**

- Looking for a part-time job can be a very beneficial thing to do for both your finances and preparing for the workforce. College can be a very busy time, but having a part-time job allows you to start making an income and learn how to manage your responsibilities.

### **Build Your Credit**

- Having a credit card enables you to build a credit score and save money on interest. These savings are a great start toward investing in your future. *(Parents: another way to help out your college student is to make them an authorized user on your credit card. This way, they are building interest while you are able to oversee their spending.)*