

What do STUDENTS need to know?

A Starting Point

\$\$ Management

Earning

Banking

Spending

	Amount	Date
\$\$\$ Dinner at Pizza Shop		
\$ Grocery trip March 10		

Financing Your Degree

Managing financial aid funds

Understanding student loans

- How much interest do I accrue?
- What is my scheduled repayment?

Private lenders & Consumer loans

Graduate Students Return on Investment

Is it worth it?



Long Term Planning



Troubleshooting and Prevention



\$\$ Management



Why did they deduct that much \$\$\$?

Benefits???

Description	Taxes
MED125	This
DENTAL	\$
401 K *	\$
FLXDAY	\$

Earning



Banking



Spending

Purchase Log

\$\$	Dinner at Pizza shop
\$	Grocery trip March 10

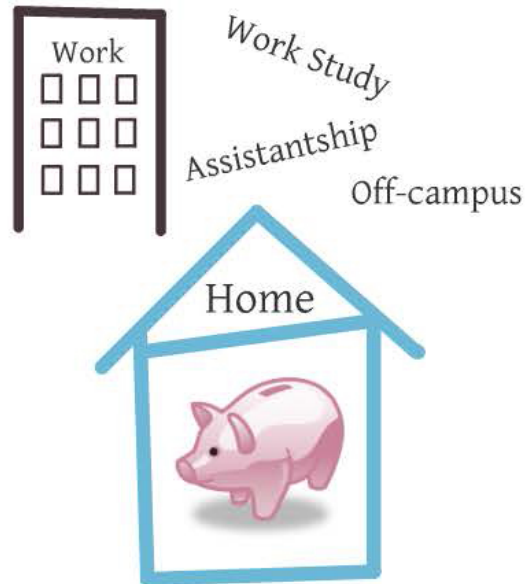
Financing Your Degree



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Understanding student loans

- *How much interest do I accrue?*
- *What is my scheduled repayment?*

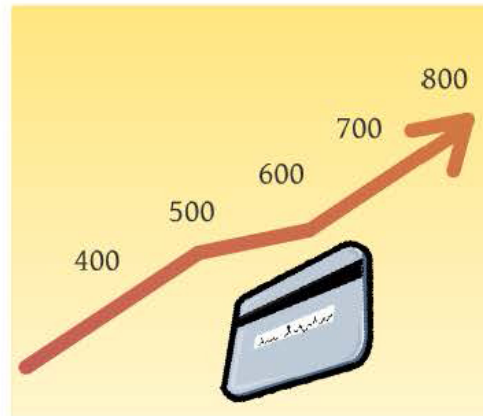
Private lenders & Consumer loans



Troubleshooting and Prevention

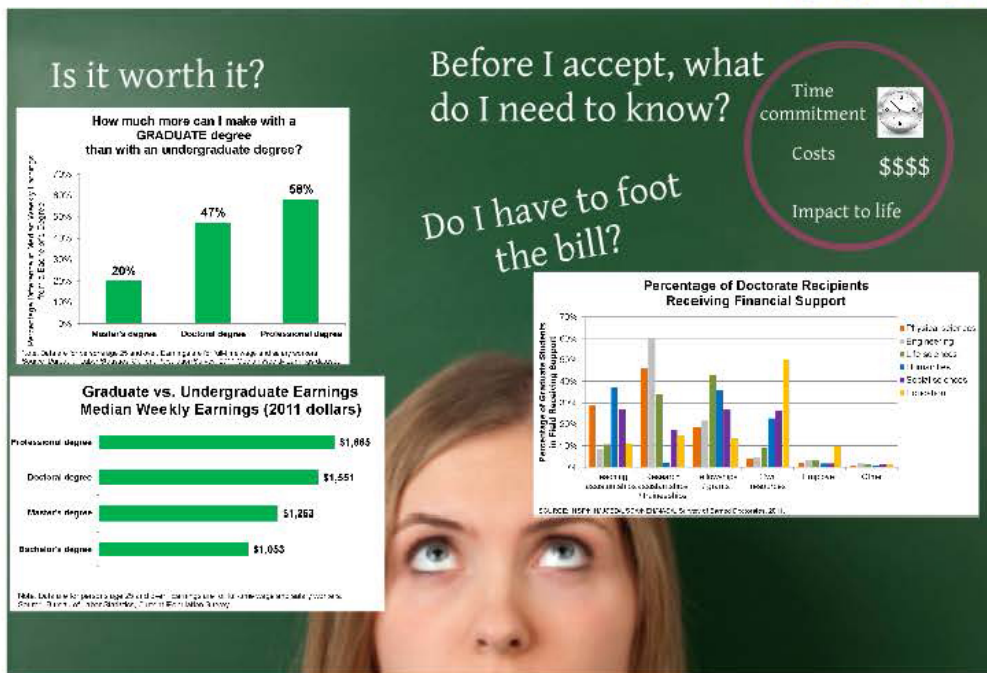


Long Term Planning

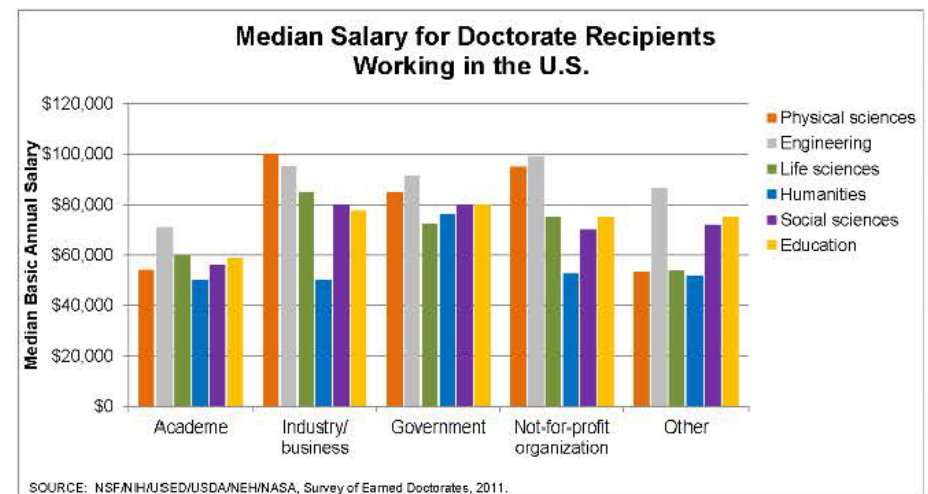


Graduate Students Return on Investment

Is it worth it?



Return on Investment



Is it worth it?

Before I accept, what do I need to know?

Do I have to foot the bill?

Time commitment

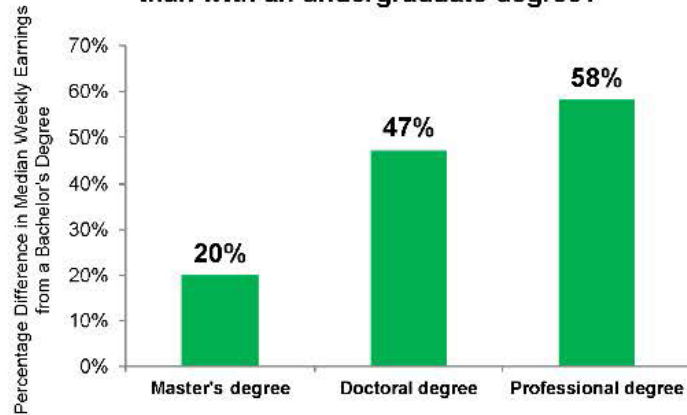


Costs

\$\$\$\$

Impact to life

How much more can I make with a GRADUATE degree than with an undergraduate degree?



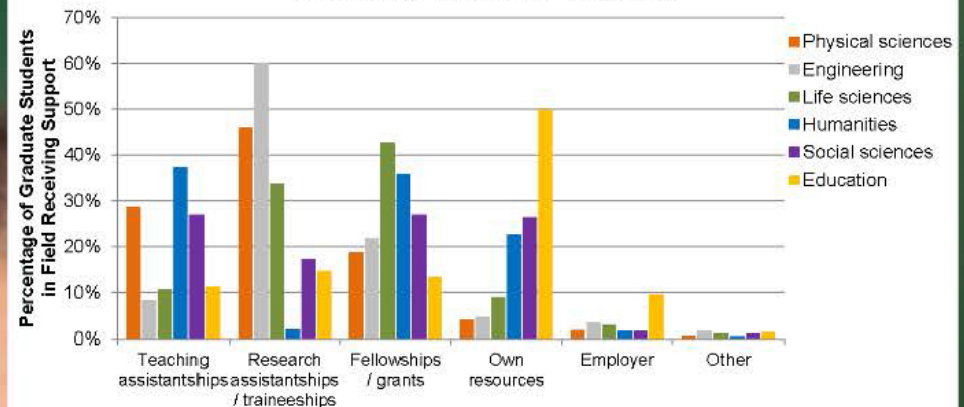
Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: Bureau of Labor Statistics, Current Population Survey, 2011 Median Weekly Earnings dataset

Graduate vs. Undergraduate Earnings
Median Weekly Earnings (2011 dollars)



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: Bureau of Labor Statistics, Current Population Survey.

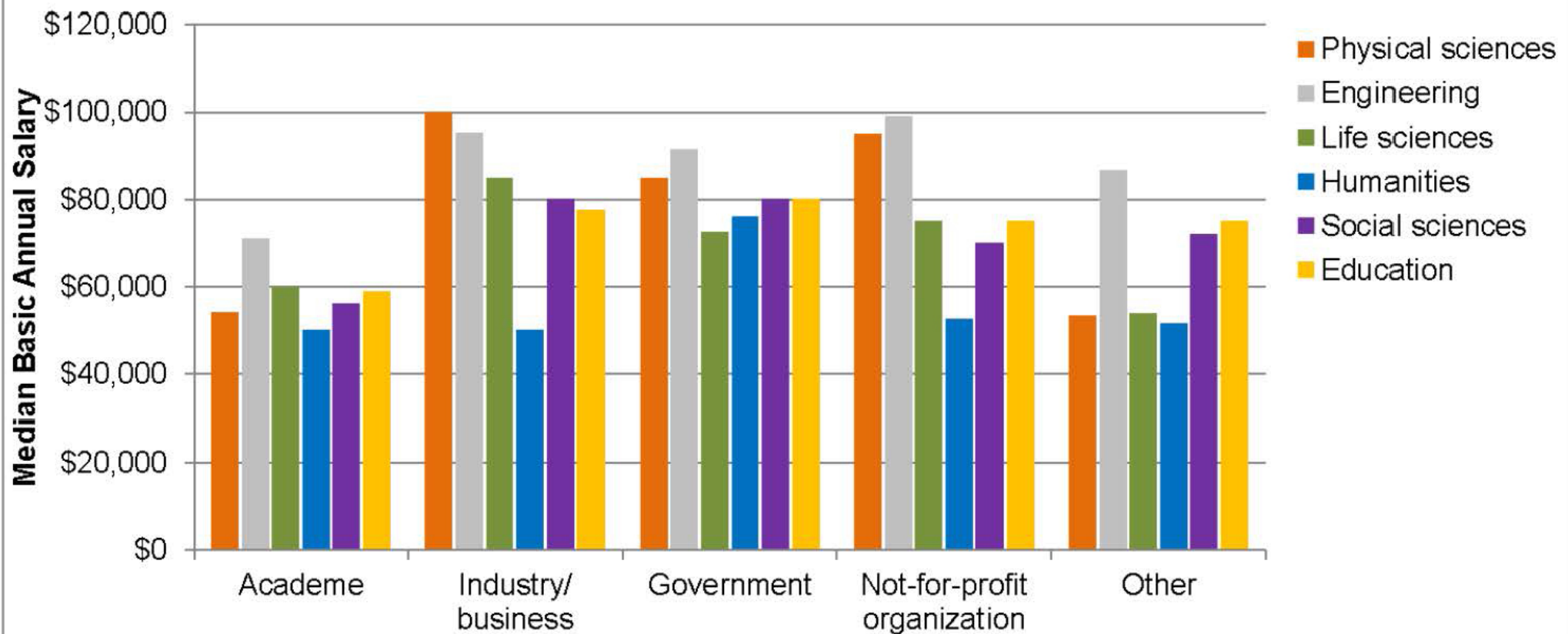
Percentage of Doctorate Recipients
Receiving Financial Support



SOURCE: NSF/NIH/USED/USDA/NEH/NASA, Survey of Earned Doctorates, 2011.

Return on Investment

Median Salary for Doctorate Recipients Working in the U.S.



SOURCE: NSF/NIH/USED/USDA/NEH/NASA, Survey of Earned Doctorates, 2011.

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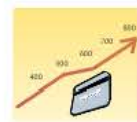
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Choosing Insurance



Emergency Savings