

*BE SMART!*  
Borrow the Minimum You Need

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*What's your goal?*

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*To achieve your goal*

- Study hard
- Borrow the minimum

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*Did you know?*

You are spending your  
*FUTURE INCOME!*



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*To borrow the minimum ...*

- "BYOB"
- "SOS"
- Think "FREE"

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*"BYOB"*

*Build Your Own  
Budget!*

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## *What is a budget?*

*Is it:*

- Resources vs. expenses?
- A plan?
- Cost of Attendance?

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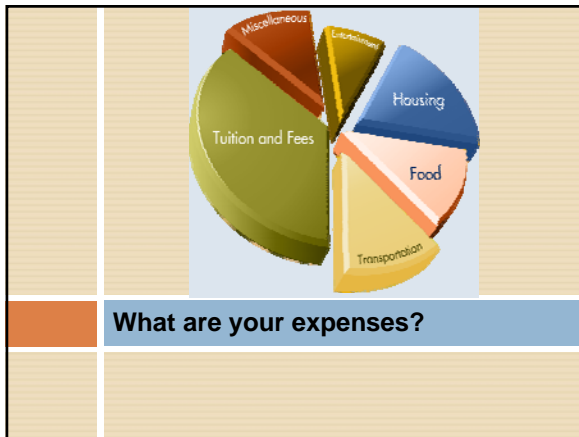
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## **What are your expenses?**

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*"SOS"*

*Save On Spending*

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*Can you follow your plan?*

- Test your self
- Try the "Big Chill"

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*"SOS"*

*Save on Spending*

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*Prestige as a student ...*

Comes from academic success!

*NOT from:*

- What you wear
- Where you live
- What you drive
- Where you eat
- Etc.



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How can you "Save On Spending?"

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*Do the little things count?*



Can you spend \$5 less per day?

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*How much will you save?*

- A. \$33
- B. \$51
- C. \$71



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*Think "FREE"*  
*Free money options*

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*Use FREE Resources*

- Ask for monetary gifts
- Apply for scholarships

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*Have FREE Fun!*

- What's fun, free (and legal) in SF?



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**Your SMART Strategy**

- *BYOB*
- *SOS*
- *Think FREE*



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**Use credit cards for convenience**

**NOT for credit!**

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**A Final Question**

- Can you afford to repay all that you're borrowing?



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*YOU CAN  
BE SMART!*

Being smart about your borrowing  
will bring you success!

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