



STUDENT FINANCIAL EDUCATION

An Overview of Trellis Company's Student Financial Education Program

TRELLIS STUDENT FINANCIAL EDUCATION

The Trellis Student Financial Education Program consists of module-based materials covering financial literacy, student loan counseling, and financial aid access.

The objectives of our program are two-fold:

- **Provide students with the information and resources to make decisions that will help them achieve their financial and life goals.**
- **Provide presenters with a flexible and customizable train-the-trainer model, including materials and support to best meet the needs of their students.**

FINANCIAL LITERACY

Our financial literacy program, which was developed by AFCPE® Accredited Financial Counselors®, is grounded in the Financial Literacy Education Commission's MyMoney Five principles, with an emphasis on issues relevant to college students. These principles provide a straightforward and accessible foundation to help students and consumers build toward financial wellness at every stage of life, focused around the following topics:

Work and Earn

This training module includes landing a job, interviewing and salary negotiation tips, getting paid, including payroll taxes and deductions, and hourly (or non-exempt) positions vs. salaried (or exempt) positions.

Plan and Spend

This training module covers money management basics for every student – understanding needs and wants, creating spending plans and cash flow statements, and methods for tracking spending.

Save and Build for the Future

This training module discusses saving for an emergency, a home, and retirement. This also covers different types of bank accounts and why they're important, and explains various investment vehicles.

Borrow Smart

This training module talks about how uninformed credit decisions can have lasting effects. Students also learn about different types of credit, interest rates, credit reports and scores, kinds of credit to avoid, and how to resolve serious debt problems.

Monitor and Protect

This training module helps students identify the warning signs of fraud, scams, and identity theft and respond to incidents. This also covers recordkeeping and obtaining and interpreting credit reports.

Each of these modules includes:

- A 20- to 30-minute PowerPoint presentation with complete speaker notes
- A presenter guide that provides an overview of the presentation and topics, an FAQ section, suggestions for additional learning opportunities, and a glossary
- A student handout that includes FAQs, a glossary, a section for notes, and a list of suggested resources for further study
- Suggestions for activities designed to reinforce learning objectives introduced in the presentation
- An online program evaluation to be completed by each participant



STUDENT LOAN COUNSELING

Our entrance and exit counseling modules meet regulatory requirements, while our two intermediate modules are meant to be supplementary sessions for second- and third-year students. Our loan counseling curriculum also includes an information session intended for Parent PLUS Loan borrowers.

A Good Start: Entrance Counseling for Student Borrowers

This entrance counseling session is designed for first-time student borrowers. Borrowing is a serious matter, and this session discusses topics students should understand as they take this step. Among other fundamentals, the session covers the master promissory note, types of federal loans, interest capitalization, loan repayment, and other key elements students should understand when making the decision to finance higher education.

Being Smart About Student Loans

This training module emphasizes the importance of tracking both federal and private student loans to achieve successful loan repayment. Students also learn about the implications that loan mismanagement can have on their credit histories.

You've Got This

This training module provides an in-depth review of available repayment plans for federal loans. Students also learn about the impact that certain academic decisions can have on repayment of their loans.

Before You Leave: Exit Counseling for Student Borrowers

This exit counseling session is designed for student borrowers who took advantage of the Federal Direct Loan Program (FDLP) or the Federal Family Education Loan Program (FFELP) and who are soon to enter repayment. The session discusses repayment plan options, loan forgiveness and consolidation policies, interest capitalization, and other key elements borrowers should understand as they leave college and enter repayment.

Parent PLUS Loan Overview

This presentation is intended to provide Parent PLUS Loan borrowers with an introduction to the loan program, including eligibility, terms and conditions, repayment plan options, and some frequently asked questions. This presentation is not intended to replace the PLUS Credit Counseling session provided through the Federal Student Aid website, which may be required of some applicants with an adverse credit history.

Each of these modules includes:

- A 30- to 40-minute PowerPoint presentation
- A student handout that includes FAQs and a section for notes
- An online program evaluation to be completed by each participant

TRAINING FOR FINANCIAL AID AND COLLEGE ACCESS PROFESSIONALS

These resources are intended for those who work with students and their families, to provide a solid foundation of hands-on assistance in applying for financial aid.

Completing the FAFSA

This presentation provides information about the Free Application for Federal Student Aid (FAFSA) and guidance for assisting students and their families in completing the application. It covers sections of the FAFSA in detail, including areas where families have traditionally had trouble completing it accurately; review of any changes to the application or process from previous years; walk-through of the FAFSA demonstration website; and resources to assist with FAFSA completion.

Completing the TASFA

Learn about Texas law concerning undocumented students and in-state tuition in this session, as well as reviewing the Texas Application for State Financial Aid (TASFA), learn answers to frequently asked questions, discuss case studies, and discover resources to help students.

LEARN MORE

Find us online at www.trelliscompany.org/student-financial-education-program/. For questions related to the Student Financial Education Program, send an email to studentfinancial@trelliscompany.org.

About Trellis Company

To learn more, visit www.trelliscompany.org/about-trellis.

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