

The background is a dark green gradient with a pattern of small white dots. Scattered around the text are various icons representing money: green banknotes, gold coins, and gold bars.

Top 10 Tips for **MONEY SMARTS**

April 11, 2024

Three dark green right-pointing arrows are arranged horizontally in the lower right quadrant of the slide.



10

**SPEND LESS
THAN YOU EARN**

Harder than it sounds....



SPEND LESS THAN YOU EARN

You should always know how much money you are earning. That's the maximum you should spend.

- Have a Budget and follow it
- Be careful about working too much. Your top priority is success in your education.
- If you are spending more than you earn, you need a plan to come back into balance.

The background is a dark green gradient with a central circular area containing a fine grid pattern. Scattered around this central area are several floating icons: green banknotes and gold coins, some appearing to be in motion. The number '09' is prominently displayed in the upper center of the grid area.

09

EXPECT
EMERGENCIES

EXPECT EMERGENCIES

Car accidents, travel opportunities
and family crisis will happen. Be
prepared.



The background is a dark green gradient with a faint grid pattern. Scattered around the central text are several stylized icons of money: gold coins and green banknotes. The number '08' is prominently displayed in the upper center.

08

SAVE EARLY
AND OFTEN

SAVE EARLY AND OFTEN

\$2,401 ■

Save Now

- \$50 investment
- 40 Years
- 4% Interest

■ **\$1,096**

Save in 2044

- \$50 investment
- 20 Years
- 4% Interest

Add \$5/month and the amount becomes \$8,102

Compound interest calculator at <https://www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator>

The background is a dark green gradient with a subtle pattern of small white dots. Scattered around the central text are several stylized illustrations of money: green banknotes and gold coins, some appearing to be in motion or falling.

07

PREPARE FOR TAX SEASON

The only certain things
are death & taxes...
(Benjamin Franklin)

PREPARE FOR TAX SEASON



DEPENDENT

Your income or taxable scholarships go on **YOUR** tax return, not your parents



WITHHOLDING

Try to match what you'll owe. If too much, file for refund.



W-4/MD507

Use this form to change your withholding. Consider "Exempt"



FORMS

W-2 for all jobs, 1098-T for tuition/scholarships, 1099 for fellowships

The background is a dark green gradient with a central circular area containing a dotted pattern. Scattered around this area are several stylized banknotes and coins in shades of green and yellow. The number '06' is prominently displayed in the center.

06

HAVE A BANK ACCOUNT

There are free accounts!

HAVE A BANK ACCOUNT

NAME

DESCRIPTION

[CFPB](#)

Student Banking guide



[BankOn](#)

Accounts that are safe, low cost and functional



[FDIC GetBanked](#)

FDIC resources on bank accounts



The background is a dark green gradient with a central circular area containing a fine dot pattern. Scattered around this central area are several stylized banknotes and coins in shades of green and yellow. The number '05' is prominently displayed in the upper center of the page.

05

THINK ABOUT DEBT

Debt should be
managed, not ignored



MANAGE YOUR DEBT

Not all debt is bad. Student loans and mortgages are considered “good debt” because they lead to higher earnings or larger asset value.

- Credit Cards carry high interest rates
- Payday or Car loans have very high costs
- Pay off “bad debt” first when you have extra money

The background is a dark green gradient with a central circular area containing a grid of small dots. Scattered around this central area are various icons representing money: several gold coins and several green banknotes, some of which are tilted or floating. The overall theme is financial literacy or budgeting.

04

THINK BEFORE
YOU SPEND

THINK BEFORE YOU SPEND



NEEDS

Housing
Food
Health Care
Other, based on your life



WANTS

Travel
Trendy Attire
Latest Gadget
Entertainment

The background is a dark green gradient with a diagonal line. It features several floating icons of money: gold coins and green banknotes. There are also two circular areas with a dotted pattern, one on the left and one on the right. The number '03' is centered at the top, underlined.

03

LEARN MORE

FREE RESOURCES

Google it. But be mindful that the site you are viewing is reputable.

Options: UMBC Financial Smarts, CFPB, DOT, Nerdwallet, FDIC, your bank, etc.



The background is a dark green gradient with a central circular area containing a fine grid of small dots. Scattered around this central area are several stylized icons of money: green banknotes and gold coins, some appearing to be in motion or falling. The overall aesthetic is clean and modern, typical of a professional presentation or infographic.

02

FULL TIME JOB HINTS

FULL TIME JOB HINTS



MAX 401K

Matching programs increase your compensation



NEGOTIATE

Ask for a higher salary when you are offered a job



BENEFITS

Consider the fringe benefits as part of your compensation





01

PAY
ATTENTION



PAY ATTENTION

Don't go on autopilot

- Check all transactions at least monthly
- Watch for monthly expenses you didn't request (amazon prime?)
- Check your pay stubs regularly
- Mindful spending

THANK YOU

Do you have any questions?

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[Resources](#)



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ICON PACK



ALTERNATIVE RESOURCES



RESOURCES

PHOTOS

- [Covid-19 global economic crisis](#)
- [Stacked golden coins with banknotes](#)

VECTORS

- [Money pattern](#)
- [Indian rupee coins falling background](#)
- [Geometric models background in flat design](#)

ICONS

- [Icon Pack: Money Filled](#)

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CONTENTS OF THIS **TEMPLATE**

This is a slide structure based on a **Multi-purpose presentation**
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To view this template correctly in PowerPoint, download and install the fonts we used

USED AND ALTERNATIVE RESOURCES

An assortment of graphic resources that are suitable for use in this presentation

THANKS SLIDE

You must keep it so that proper credits for our design are given

COLORS

All the colors used in this presentation

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These can be used in the template, and their size and color can be edited

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