

## REDUCE FINANCIAL STRESS

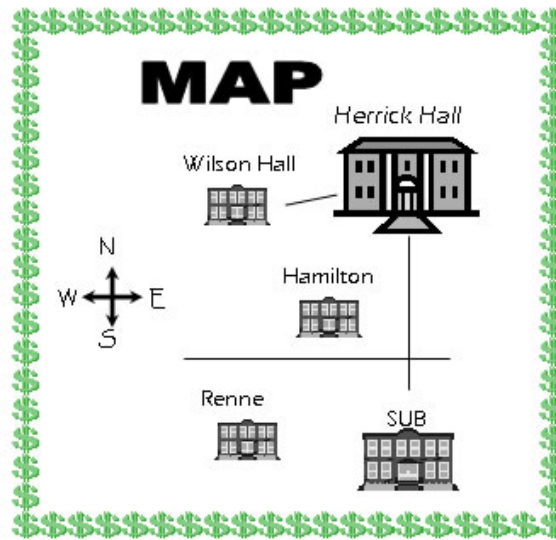
- \$ Call the \$AFE office and talk to a counselor.
- \$ Pick a time that works with your schedule.
- \$ Feel relieved...you took the first, and often hardest, step!

## PRESENTATIONS

Presentations are available for groups or classes on topics including:

- \$ Spending Plans
- \$ Credit, Credit Cards, & You
- \$ Identity Theft
- \$ Life After College and more!

If there is another financial issue you would like discussed, feel free to contact our office and we can personalize a presentation to fit your needs. Call to schedule a presentation today!



## CONTACT US



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**FREE  
PERSONAL FINANCE  
ASSISTANCE  
FOR STUDENTS**



## WHAT IS \$AFE?

\$tudent Advocates for Financial Education (\$AFE) is a FREE counseling and education service for students who want help managing their money.

### \$AFE PROVIDES...

- \$ One-on-one financial counseling on:
  - \$ Budgeting
  - \$ Debt Management
  - \$ Credit Cards
  - \$ Identity Theft
  - \$ Life In and After College
  - \$ And more...
- \$ Consumer publication resource library
- \$ Presentations for groups or classes
- \$ On-line counseling on our Web site or e-mail \$AFE at [safe@montana.edu](mailto:safe@montana.edu)
- \$ On-line financial advice found at [www.safe.montana.edu](http://www.safe.montana.edu)

## WHAT TO EXPECT

- \$AFE will:
- \$ Assist individuals in becoming more aware of their financial situation and learn how to manage finances
  - \$ Help individuals plan for their financial future
  - \$ Direct individuals toward financial freedom
  - \$ Provide motivation for individuals to be more responsible with money



## THINGS TO KNOW

- \$ \$AFE counselors are Health and Human Development majors who are accredited in financial counseling
- \$ This financial counseling service is FREE and CONFIDENTIAL

**\$AFE CAN HELP YOU  
HELP YOURSELF!**

## HELPING STUDENTS

One-on-one financial counseling is a key element of the SAFE program; bringing an accredited counselor together with a student who desires to develop better financial skills and/or needs help with difficult financial problems. This design may make it easier for a student to ask for help before financial difficulties interfere with academics, mental or physical health issues, or retention.

### PROGRAM STATISTICS

- Since its inception in 2001, \$AFE:
- \$ Created a comprehensive Web site offering financial education and information to students.
  - \$ Conducted over 80 counsel sessions for students during the 2006-07 academic year.
  - \$ Spoke to over 2000 students regarding personal finance issues & concerns during presentations and displays in 2007.

