

FRESHMAN TRANSITION CHECKLIST

GETTING ORGANIZED

- Purchase organizational items: files, folders, labels, etc.
- Have full knowledge of all terms, fees and penalties of banking and checking accounts
- Create a secure filing system for personal financial documents
- Purchase a shredder to destroy all documents with personal information
- Ensure money related information is sent to one address, i.e. statements, bills, etc.
- Rent a mailbox from the University Union Post Office if needed
- Keep a planner of due dates for tuition, housing, exams, etc.

BUDGETING/SPENDING/SAVING

- Create a personalized budget
- Set up checking and/or savings account
- Identify priorities for your money each semester
- Keep track of your spending
- Review your budget and assess your progress
- Modify your budget if needed

CREDIT CARDS

- Talk with your parents about expectations and responsibilities
- Research multiple cards and their terms, i.e. limits, APRs, fees, reward programs, etc.
- Choose the best card for you
- Write "See Photo ID" on the back to prevent identity theft
- ONLY use for emergencies or planned purchases that you can pay off monthly
- Keep track of your purchases

PRIORITIES/GOALS

- Plan each day and what you want accomplished
- Evaluate your future and where you want to be
- Assess your progress
- Meet with your academic advisor to plan your future coursework

FURTHER ASSISTANCE

- Talk with your parents
- Visit the Student Money Management Center – www.unt.edu/moneymanagement