

# **Money Smart Seawolves**

# www.stonybrook.edu/moneysmart

#### Credit

- Run free annual report www.annualcreditreport.com
- Credit Karma www.creditkarma.com
  - o Tools you need for better credit health articles, tools, loan info, and it's all FREE!
- myFICO www.myfico.com
  - Learn all about scores and other great resources

## **Budgeting**

- You Need a Budget (YNAB) www.ynab.com
  - Free for college students! click "blog" and search "free for college students" for instructions on getting license.
  - o Comprehensive support videos, webinars, blog, and community features
- Mint www.mint.com
  - Connect to bank accounts for easy data import, see where your money goes, and it's all FREE!
- EveryDollar http://www.daveramsey.com/everydollar?snid=tools.everydollar
  - Free budget tool
  - Check out Dave Ramsey's site for classes and a number of financial resources
    - http://www.daveramsey.com/home/

#### Student Loans

- National Student Loan Data System (NSLDS) www.nslds.ed.gov
  - View a history of federal student loans, balance and interest info, who your current servicer is.
- Financial Awareness Counseling Tool (FACT) www.studentloans.gov
  - Pulls in current federal loan debt, helps you to estimate expenses and plan for future repayment.
- Federal student aid www.studentaid.gov
  - Loan repayment info, including repayment plans and options
  - Click "How to Repay Your Loans" then "Estimate Your Payments" button

### **Other Funding Options**

- SBU non-departmental scholarships http://www.stonybrook.edu/commcms/finaid/typesofaid/graduate\_scholarships.html
- External funding opportunities https://www.grad.stonybrook.edu/CurrentStudents/external.php
- IREP Office can be consulted on a variety of opportunities
  - O Jenn Green, External Fellowships Advisor –jennifer.green@stonybrook.edu