



# ***The \$AFE Program: Making the Early Connection***

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## ***Why is this important?***

- According to *USA Today*, high school students scored lower than 50% on a basic finance quiz.
  - They did not know about such things as balancing a check book, budgeting, etc.
  - *And these are the students who are attending your college or university this fall!*



# ***A Partnership In Action***





# ***\$AFE Program's Focus***

## ***Students helping Students***

**One-to-one counseling** is a key element of the **\$AFE** program.

**One-to-one counseling** brings trained students together with other students who want to develop better financial skills.





## ***Services \$AFE offers***

**\$AFE** is a CONFIDENTIAL and FREE service for students who want to learn more about:

- Student Loan Debt: ***“You mean I have to pay these loans back?”***
- Basic Budgeting ***“How to Survive on \$2 a Day at MSU”***
- Handling Credit Cards: ***“I owe how MUCH?”***



## ***Other \$AFE Resources***

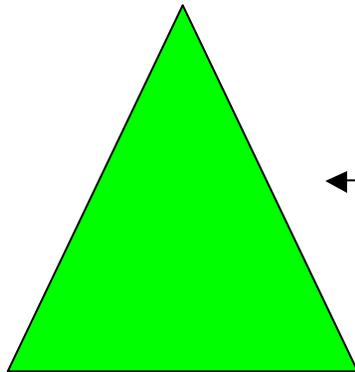
- A resource library of consumer publications
- Group seminars offered throughout the semester.
- Presentations available for group associations or classrooms.
- On-line help simply by e-mailing:  
[safe@montana.edu](mailto:safe@montana.edu)



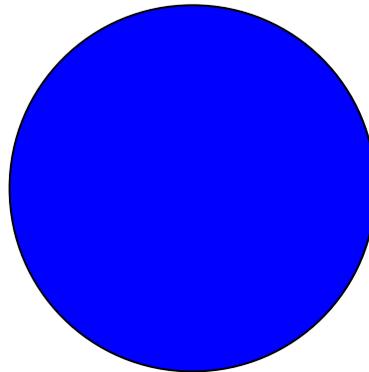
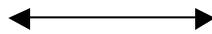


# ***The Future of \$AFE***

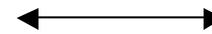
## Creating a \$AFE Program on Your Campus



Counseling



Learning



Knowledge



## ***How to reach \$AFE***

If you have questions about \$AFE,  
we can be reached:

Phone: 406/994-5024

Fax: 406/994-2013

Email: [bwarwood@montana.edu](mailto:bwarwood@montana.edu)