

# FINANCIAL WELLNESS





@PENN

## OUR MISSION

Financial Wellness @ Penn aims to enhance students' financial well-being by providing personal finance education, tools, and resources.

Our goal is to help students feel empowered to set financial goals, make informed financial decisions, and improve their financial behaviors. We believe every student—undergraduate or graduate—should leave Penn with a plan for their financial future.

## GET CONNECTED

-  Like us: Financial Wellness at Penn
-  Follow us: @finwellatpenn
-  Email us: [financialwellness@upenn.edu](mailto:financialwellness@upenn.edu)
-  Visit us: <https://srfs.upenn.edu/financialwellness>

### LEARN ABOUT PERSONAL FINANCE

Start your personal finance journey by exploring the core topics of budgeting, banking, debt, and investing on our website.



### ATTEND A FINANCIAL WELLNESS EVENT

Join us for a personal finance workshop, including our Financial Fridays series. Check out our website and social media for upcoming events.



### REQUEST A FINANCIAL WELLNESS PRESENTATION

Invite us to present to your group or organization on a personal finance topic of your choice.



### APPLY FOR A FINANCIAL WELLNESS GRANT

Hosting an event or initiative related to financial wellness? Request program funding on our website.



# GET STARTED



## 1. SET A FINANCIAL GOAL

What do you hope to accomplish financially? Do you want to graduate debt-free? Save for a spring break trip? Identify your goals now so you can make a plan to achieve them.

## 2. TRACK YOUR EXPENSES

You can't plan for the future until you understand your present habits. Diligently track your expenses for a few weeks and see what you learn.

## 3. SAVE FOR THE FUTURE

Pay yourself first! Savings should be a primary budget priority, no matter your income. Set aside some portion, however small, of each paycheck to prepare for the unexpected.

## 4. MAKE A PLAN FOR DEBT

Make a list of your debts, including the amount, interest rates, and due dates. Having a complete picture of your outstanding debt can help you identify where you want to start and make a plan.

## 5. REQUEST A CREDIT REPORT

Your credit report is a detailed account of your credit history, used to tell lenders your creditworthiness. Request your free annual credit report to ensure what's reported is accurate.