

A photograph of several stacks of coins, including quarters and pennies, arranged on a surface. The coins are in sharp focus, with some showing the 'LIBERTY' and 'QUARTER' markings. The background is a soft-focus field of more coins. A green diagonal overlay covers the right side of the image.

Meet Your Financial Goals

April 1, 2019

2:00pm-4:00pm

**Location: 3-116
Brighton Campus**

Session 1 2:00-3:00pm

Paper or Plastic... Avoiding Debt Disaster

Borrowing money doesn't usually conjure thoughts of anxiety or fear, but often borrowers end up with debt "horror stories". The first area that many individuals get tripped up with is a credit card. In this session you will learn about the good and the bad of credit cards – rewards, interest, fees, limits and more. Find out how to use a credit card to establish your credit history, stay out of debt, and use credit the right way. You will also find out about some of the consequences of a debt disaster such as bankruptcy, judgments, and garnishments.

Session 2 3:00-4:00

Don't Live for Your Student Loans

The average college student graduates with approximately \$27,000 in student loan debt. This session will equip you with the knowledge and power to handle your student loans like a pro!! You will learn about the vast benefits of paying off your loans faster, the helpful payoff programs that are available through the federal loan program, and how to maximize your repayment efforts so you won't ever be buried by your loans. Corresponding materials and handouts will be provided to arm you with useful tools and practical resources.

Monroe Community College
STATE UNIVERSITY OF NEW YORK

Come for one or both sessions!



CONSUMER CREDIT
COUNSELING SERVICE