

I want to go to college, but how will I pay for it?

I found out how, and so can you!



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Your Success is Our Success

nctc.edu



FINANCIAL AID
DEPARTMENT

*"We believe, that is, you and I, that education is not an expense. We believe it is an investment."
Lyndon B. Johnson, October 16, 1968*



What is Financial Literacy?

Financial literacy is the ability to use knowledge and skills to manage financial resources effectively for a lifetime of financial well-being.

Why is Financial Literacy Important?

Understanding basic economic concepts in order to make sensible saving and investment decisions is a life skill all students and adults need for long and happy lives.

Literacy Mission Statement

North Central Texas College (NCTC) is committed to helping students acquire sound financial literacy skills for both now and the future. NCTC provides students financial literacy training through workshops and online life skills modules, addressing concepts such as credit and money management as well as personal life management. Students leaving our institution will be equipped with academic credentials as well as the skills to manage their time and money. Allowing them to have greater success in their lives following graduation.

NCTC feels that as part of their education, college students need to develop basic life management skills so that they graduate on time with a minimum amount of debt.

NCTC has partnered with USA Funds® Life Skills® to provide students with web-based financial literacy and student success program that teaches students to manage their time and money wisely while they are on campus and after graduation.

USA Funds® Life Skills® Online Financial Literacy Catalog



101 - How Will I Pay for My Higher Education?

Teaches you how to find resources and funds to finance your higher education by examining the costs associated with school, explaining the various types and sources of student aid, and determining the maximum student loan debt you can afford.

201 - How Do I Achieve My Goals?

Teaches you how to set realistic educational, career and financial goals, how to establish a plan to achieve your goals, and the difference between a need and a want.

301 - Now That I Am About to Graduate, How Do I Find a Job?

Teaches you how to maximize the effectiveness of your job search by leveraging your online presence in a positive way, with emphasis on how to create a cover letter and resume that highlights personal and professional attributes.

401 - How Do I Manage My Credit Card Debt?

Teaches you the basics of credit cards, including terminology, considerations when applying for a credit card, the true cost of making only minimum payments and ways to break bad credit habits.

601 - How Much is My Graduate Degree Going to Cost?

Teaches you how to identify the tuition, fees, "hidden" costs and personal expenses that may be encountered while pursuing a graduate degree.

701 - Couple Talk: How Do We Cope With School and Our Relationship?

Teaches couples — when at least one person is in school — how to identify the challenges associated with school that may impact your relationship, how to manage emotions caused by the stress of school, and ways to cope with the stress of school while keeping your relationship healthy.

