

# Red to Black™

Can Help You!

Have you thought about your financial future?

Start now so you can plan to avoid financial mishaps that may hurt you later. Red to Black can help you achieve financial success during college.

- Improve your financial situation and credit report
- Meet financial goals through planning and saving.
- Plan your finances before you get married or start a new job.
- Understand what financial terms mean and how they apply to you.
- Graduate with a repayment plan for the debt you acquire in school.

For MORE INFORMATION or to set up an appointment, contact us at:

**Red to Black**

(806)742-9781 OR [www.r2b.ttu.edu](http://www.r2b.ttu.edu)

## THINK YOU WOULD BENEFIT FROM...

### FREE FINANCIAL SERVICES?

**Red to Black** offers a wide variety of free and confidential personal finance solutions to the students of Texas Tech University. Check below to see if any of these situations apply to you! If so, we can help!

- ⇒ You find yourself using your credit card for daily purchases because you don't have any available cash.
- ⇒ At the end of each week or month you are unable to go out with friends for lack of money.
- ⇒ You've been offered two jobs: one has a high paying salary and so-so benefits; the second, has an okay salary but supreme benefits. Which is the best choice?
- ⇒ When you find out how much student loan eligibility you have for the year, you automatically accept the entire award.
- ⇒ You are constantly harassed by creditors, either on the phone or by mail because you are late with bill payments.

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## PEER FINANCIAL PLANNING SERVICES

**Financial Solutions for  
Texas Tech Students**

## Peer to Peer Client Sessions

It can be difficult to talk to someone about financial problems if you aren't confident they can relate to you.

The idea behind **Red to Black** is to provide students with peer assistance for their personal finance needs. Who knows the financial stresses of being a student better than another student?

**Red to Black** volunteers are select students majoring in Personal Financial Planning who interview for the program, complete extensive training and participate in continuing education sessions.

**Find us in the classroom...**

### OUTREACH SERVICES!

Another aspect of the Red to Black program is educational services provided in the classroom.

Outreach Planners are trained to give presentations to classes, student groups, and seminars on many personal finance topics of interest.

## Red to Black<sup>TM</sup> Services



**Red to Black** provides free and confidential financial planning and seminars for students. We can provide you with information in the following areas:

- Paying off credit card debt
- Establishing credit / using credit
- Creating a budget
- Saving money
- Investment education
- Correcting credit report mistakes
- Organizing finances
- Tax planning
- Selecting employee benefits
- Expenses after college
- Buying a car or home
- Planning premarital finances

### HELPFUL WEBSITES:

[www.annualcreditreport.com](http://www.annualcreditreport.com)  
[www.investorwords.com](http://www.investorwords.com)  
[www.bankrate.com](http://www.bankrate.com)  
[www.truthaboutcredit.org](http://www.truthaboutcredit.org)  
[www.mymoney.gov](http://www.mymoney.gov)

## Financial Tips

### GOOD CREDIT:

#### HOW TO GET IT...

#### ...HOW TO KEEP IT!

- ⇒ Open a bank account or join a credit union.
- ⇒ Pay all of your bills on time.
- ⇒ Shop around for low fees and rates when applying for a credit card.
- ⇒ Pay all loans and credit accounts on time.
- ⇒ Seek help from a Red to Black Peer Financial Planner if debt has gotten out of control.
- ⇒ Live with trustworthy roommates and put your name on utility accounts.

### POTENTIAL FINANCIAL PITFALLS

- Writing checks in amounts over your balance
- Missing payments on bills or loans
- Letting other people use your bank or credit accounts
- Leaving utilities in your name when you move
- Overextending yourself with debt