



# GET STARTED

YOUR MONEY  
YOUR LIFE



## GETTING THE MOST BANG FOR YOUR COLLEGE BUCK

It's no secret that attending college can be expensive. For many students, a four-year degree can mean graduating with a big student loan. The key is to graduate with a degree that matches your future financial expectations. This includes covering the expense of repaying your loan. Sound tough? **Follow these steps to get you started:**

### Choose **YOUR MAJOR CAREFULLY.**

Think of your college tuition as an investment. Research the potential salary for your intended career path, as well as availability of jobs in the future. This can help you determine the amount you can pay back upon graduation. It can also help you set a realistic budget for your college expenses.

### Consider **THE COST OF YOUR SCHOOL.**

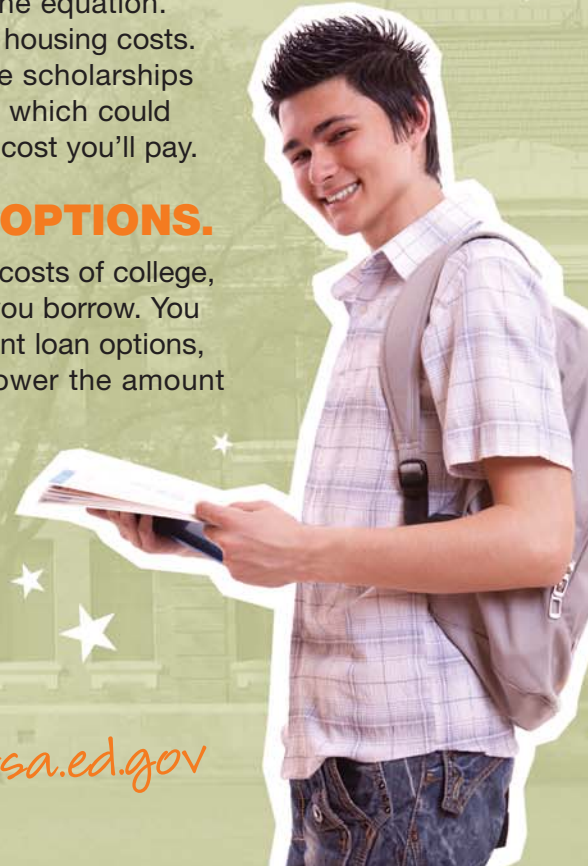
Tuition is only one part of the equation. Factor in additional fees and housing costs. You can also review available scholarships and grants for each school, which could have an effect on the overall cost you'll pay.

### Weigh **YOUR LOAN OPTIONS.**

If you need a loan to help cover the costs of college, find a way to minimize the amount you borrow. You should also review the many different loan options, looking for the solution that will lower the amount of money you'll owe. Don't forget to check your credit union!

For more information on managing college expenses, visit [www.ElementsofMoney.com](http://www.ElementsofMoney.com)

\* Bookmark these sites: [studentaid.gov](http://studentaid.gov) & [fafsa.ed.gov](http://fafsa.ed.gov)



# 4th Annual Tweet for College Scholarship

A scholarship essay contest in  
140 characters or less.



## FEATURING \$2,000 IN SCHOLARSHIP AWARDS

Follow these three simple steps

### STEP 1: SIGN UP FOR A TWITTER ACCOUNT.

If you already have a Twitter account, you're ready to go.

### STEP 2. TWEET YOUR ESSAY IN 140 CHARACTERS OR LESS.

Be sure to include @ElementsofMoney in your tweet.

### STEP 3. FOLLOW US.

Follow twitter.com/ElementsofMoney to keep track of winners.

The Tweet for College scholarship is open to graduating high school seniors around the U.S. who belong to the Elements of Money program. There are four (4) \$250 scholarships—one given every two weeks beginning on January 15, 2013 and ending March 11, 2013—and one (1) \$1,000 first place scholarship to be awarded to an overall winner.

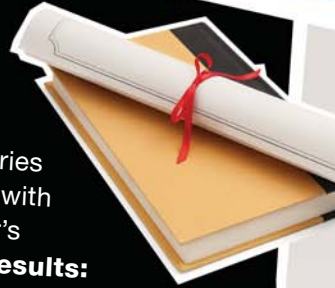
For essay topic and official rules, visit:

[www.ElementsofMoney.com](http://www.ElementsofMoney.com)

## Q: WHAT'S A COLLEGE DIPLOMA WORTH?

A: *It depends on your major.*

A new survey from the National Association of Colleges and Employers (NACE) reports the starting salaries for students graduating with a bachelor's or a master's degree. **Here are the results:**



Engineering	\$59,000
Computer Science	\$56,000
Business	\$48,000
Health Sciences	\$43,000
Math & Sciences	\$41,000
Communications	\$40,000
Education	\$37,000
Humanities & Social Sciences	\$35,000

Remember, there are many other factors to consider, including your region and the economic climate of your local job market. Don't forget—you still need to ace the interview!

Source: 2012 NACE Salary Survey | [www.naceweb.org](http://www.naceweb.org)

## COLLEGE FINANCIAL STRESS TEST



**PERCENT OF COLLEGE STUDENTS WANT MORE INFORMATION ON FINANCIAL TOPICS<sup>1</sup>**



**PERCENT OF STUDENTS REPORT THAT MONEY MAKES THEM STRESSED ON A REGULAR BASIS<sup>2</sup>**

## MONEY PROBLEMS, NOT BAD GRADES.

**THE REASON MOST COLLEGE STUDENTS CONSIDER DROPPING OUT<sup>3</sup>**

Need a little financial ed stress relief? Visit [www.ElementsofMoney.com](http://www.ElementsofMoney.com) for the information most important to you.



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SANTA CLARA COUNTY FEDERAL CREDIT UNION

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1 How Americans Pay for College (2011), Sallie Mae.  
2 Student Financial Literacy Survey (2009), Bowling Green State University.  
3 The AP-Viacom Survey of Youth on Education (2011).