What is Financial Wellness and Life Planning?

The Financial Wellness and Life Planning initiative is a series of programs to keep University of Maryland students informed about the best ways to manage money effectively and make wise financial life decisions during their graduate and professional studies.

The Wellness Hub also offers seminars in the following categories:

- Cultural
- Emotional
- Environmental
- Ethical
- Financial
- Intellectual
- Physical
- Social

To learn more, visit us online at www.wellness.umaryland.edu.

Opportunities

- **Managing Living Expenses on Financial Aid**
  Sept. 9, 2010 | noon - 1 p.m. | SMCCC Room 351
  In addition to tuition, students must also budget for food, housing, transportation, books, and personal expenses. This informative workshop helps students figure out the details of their financial-aid packages related to living expenses.

- **Tips on How to Stretch Your Food Dollars**
  Sept. 13, 2010 | noon - 1 p.m. | SMCCC Room 351
  Save money on food (and eat better) by preparing a food budget, planning meals, and sticking to your plan. Learn to compare food items while grocery shopping and avoid “hidden persuaders.”

- **Balancing Academics and Financial Wellness**
  Oct. 11, 2010 | noon - 1 p.m. | SMCCC Room 351
  Vikram Khanna, Robert H. Smith School of Business, provides this workshop on financial strategies to help students reduce mental, physical, and academic difficulties often associated with financial stress. It can be a difficult balancing act between the costs of education and ongoing living expenses. This workshop can help by providing you with practical tips on maintaining the right balance.

- **What the New Credit Card Laws Mean for You**
  Oct. 20, 2010 | noon - 1 p.m. | SMCCC Ballroom B
  Credit card users can expect the most dramatic changes in credit terms, interest rates, and fees in decades now that most of the major provisions of a new federal credit card law have gone into effect. As a student it is important to understand these changes as you make smart decisions about your financial future.

*SMCCC is the Southern Management Corporation Campus Center.*
How to Plug Spending Leaks and Stretch Your Dollar
Nov. 9, 2010 | noon - 1 p.m. | SMCCC Room 203

Does your paycheck always seem to run out before the end of the week or month? Is it possible you could be wasting $25, $50 or more a month? If you answered “yes,” then it’s time for you to take a look at your spending habits and those of your family. In this workshop we will concentrate on finding leaks in your budget and showing you how to plug them.

Making Good Financial Decisions During the Holidays
Dec. 8, 2010 | 12:30 - 1:30 p.m. | SMCCC Room 351

Holiday bills can pile up quickly, can’t they? It is important to explore all of your financial options and make good financial decisions to minimize the burden of holiday spending. This workshop offers practical tips for making good decisions during the holiday spending season.

Investing 101
Jan. 13, 2011 | noon - 1 p.m. | SMCCC Room 351

What are stocks? How do they work? What is the Dow Jones? How do bonds make money? If you need simple questions like these answered, then Investing 101 is the place for you! Drop in and catch up on all of the basics and learn how to start investing using online resources.

Understanding Credit Scores and Identity Theft
Jan. 19, 2011 | noon - 1 p.m. | SMCCC Ballroom B

A credit score is a number that helps lenders and others predict how likely you are to make your credit payments on time. Why do your scores matter? Credit scores affect whether you can get credit and what you pay for credit cards, auto loans, mortgages, and other kinds of credit. This workshop guides participants in understanding their credit scores with a special section on the importance of protecting yourself against identity theft.

Finding Funding for Fellowship/Dissertation Support
March 9, 2011 | noon - 1 p.m. | SMCCC Ballroom B

Obtaining dissertation funding requires careful planning. As it can take up to one year for funding to be approved, it is important that students decide on the topic of their dissertation and apply for funding well in advance. This workshop will go through the basics of planning for, seeking, and being awarded grants to support research. Chandra Carter, the director of financial education and wellness at the University, will speak.

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Financial Wellness and Life Planning

Financial Planning for Parenthood
March 22, 2011 | noon - 1 p.m. | SMCCC Room 351

Have you considered the financial implications of having children? There’s no way around it: having a child is expensive. Experts say, a child is the biggest investment most people will make. C.J. Frosch, director of community education with Planned Parenthood of Maryland, will lead this session on preparing for a new arrival.

How to Assess Benefit Packages With New Job Offers
April 6, 2011 | noon - 1 p.m. | SMCCC Room 351

Many factors will go into your job selection, including location, organizational culture, job responsibilities, potential for future advancement, and the financial offer. Salary is only part of the financial picture. This workshop will show you how to make the best decision when it comes to a job offer.

Networking 101
April 14, 2011 | noon - 1 p.m. | SMCCC Room 351

This workshop explores strategies for forming and maintaining a strong circle of contacts. The importance of networking cannot be underestimated. There is no better time than now to strengthen or build your network. A solid network will serve you well for years to come and will be an asset, especially during times of economic uncertainty.

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How can I get connected to the Wellness Hub?

Visit us online at www.wellness.umaryland.edu.

Facebook: Search “UMB Wellness Hub”

Follow us on Twitter: “WellnessHub”

Visit us at the Southern Management Corporation (SMC) Campus Center on the 3rd floor.

Call 410-706-7767 or e-mail FLilly@umaryland.edu.