

Practice Financial Fitness

April is National Financial Literacy Month. It's a month dedicated to making sure students like you have the proper tools and knowledge to make smart financial decisions. Learning smart money habits now can have a big impact on your future.

Remember Me

ACT Test Date

April **18**

SAT Test Date

May **2**

ACT Registration

May **8**

SAT Registration

May **8**

SAT Test Date

June **6**

ACT Test Date

June **13**

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High School Students

- It is never too early to start planning for your future. Part of that planning means making smart financial choices. Even if you don't have a job, you probably still get money from your parents or from family members as gifts or allowance. [Create a spending plan](#) now so you know how much money you have coming in and where you're spending it.
- Don't forget to [save](#). Even a few dollars here and there can add up over the long term.
- As you register for classes for fall 2015, consider the following recommended courses. Most Missouri colleges and universities agree these are the courses you need to be [college and career ready](#).

English/ Language arts.....4 units
Social studies.....3 units
Mathematics.....4 units
Science.....3 units
Fine arts.....1 unit
Physical education.....1 unit

Health education.....0.5 unit

Personal finance.....0.5 unit

*Electives.....7 units

**Two units of a single foreign language are strongly recommended for college-bound students.*

Seniors

- Summer is just around the corner. Do you have a plan for summer employment? By [saving](#) a portion of your summer earnings, you could offset some of your college expenses. Even saving enough for the cost of your books can help you borrow less each semester. Create a [plan](#) for your school expenses and [make smart financial decisions](#) to stay on track.
- If you've already filed the [FAFSA](#), continue applying for [grants and scholarships](#).
- If you haven't filed your FAFSA yet, keep the following deadlines in mind for the 2015-16 school year: the [Kids' Chance Program](#) has an April 30 FAFSA deadline; and the [Marguerite Ross Barnett Memorial Scholarship](#) has an Aug. 30 FAFSA deadline.

College Students

- As you receive your [financial aid](#) award offers for next semester, keep in mind you should use all the "free" aid first. You don't have to accept all the student loans available to you. You won't just be [paying that money back](#), you'll be paying it back, with interest.
- Consider taking a summer class to help keep you on track to graduate in four years.
- Create a [spending plan](#) and stick to it. Living on a budget doesn't have to be restrictive. You're just organizing where your money goes and deciding what's most important.

Parents

- If you filed the 2015-2016 [FAFSA](#) without your 2014 tax information, be sure to go back and update your information using the IRS Data Retrieval tool.
- College can be expensive. Encourage your child to secure part-time employment. That money can be used to help pay for books and school supplies. Students who work part-time actually have, on average, a higher grade point average than students who do not work. They learn to manage their time and balance responsibility.
- It's important for you and your child to understand how much [tuition and fees](#) will cost for their entire course of study and develop a [spending plan](#) before each semester. Discourage your son or daughter from taking on any more [debt](#) than necessary. Use the [repayment estimator](#) to see how much he or she can actually afford to borrow.