

Financial Literacy Resources

"How Tos"

#1 Virtual Coaching Session

Virtual coaching is "a service of Trellis Company (funds the grant program), which offers free one-on-one virtual coaching. Students will be paired with a trained financial coach that will help them reach their education, career, and financial goals and help them develop a financial plan and prepare for their future". The best thing about this is that the coaching is confidential, free, and works with their times of availability.

1. Go to <https://www.aie.org/coaching/>
2. Go to "Schedule Appointment"

Free. Confidential. One-on-one coaching.

We're here to help you reach your education, career, and financial goals. Click the scheduling button below to get customized virtual support from a trained financial coach who can help you develop a financial plan and prepare for your future.



SCHEDULE YOUR APPOINTMENT

3. Create an account

Sign in:

Email:

Password:

Log In

[Reset Lost Password](#)



[Create Account](#)

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4. Once your account is created indicate in the 3 options provided what dates and times you are available to complete this coaching session

COACHING SESSION APPOINTMENT

Please select three different dates that you will be available for an on-line coaching session.

Coaches are available Monday-Friday, 9 AM to 4 PM Central Time.

Option 1	Date: <input type="text"/>	Any time between <input type="text" value="9 AM"/> and <input type="text" value="10 AM"/>
Option 2	Date: <input type="text"/>	Any time between <input type="text" value="9 AM"/> and <input type="text" value="10 AM"/>
Option 3	Date: <input type="text"/>	Any time between <input type="text" value="9 AM"/> and <input type="text" value="10 AM"/>

5. Submit your options and save/print the two documents included at the end of the registration page (you will need them at the time of your coaching session)

- a. A coach will contact you within two business days to confirm the day and time of your session. Remember to sign up on a day you will have access to a computer. If you do not have a computer with a camera the session will be done via phone call.

Weekends do not count and the first session you can sign up for must be 24 hours in advance

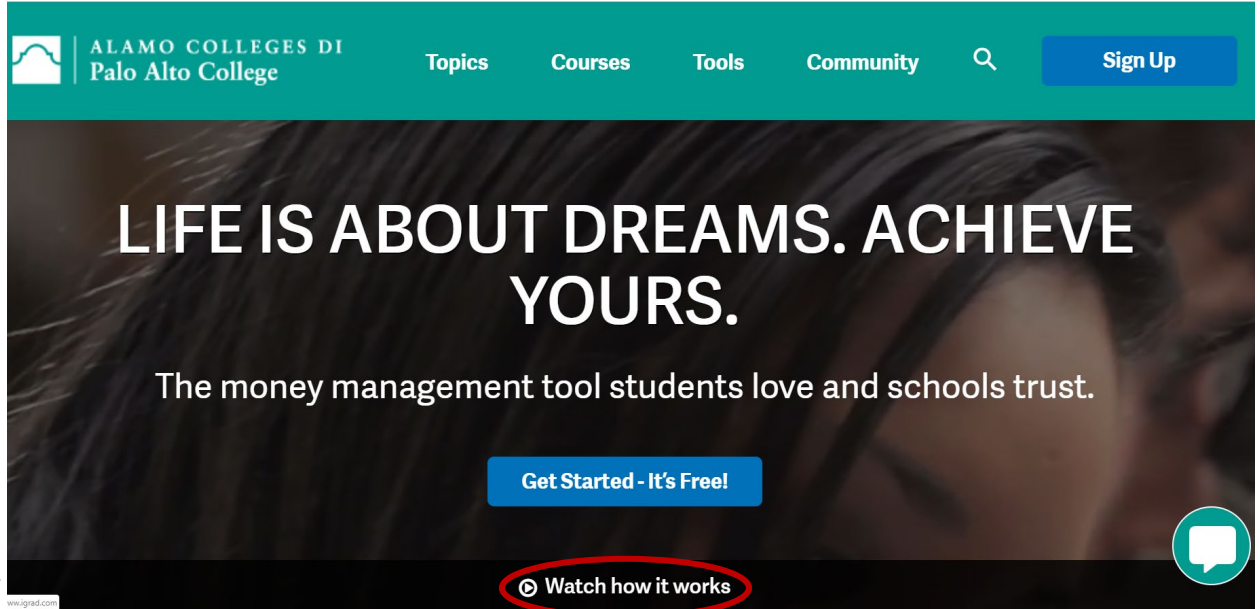
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#2 iGrad

The money management tool students' love and schools trust. FREE interactive resource for money, career exploration, scholarships, student loans, and financial literacy tools.

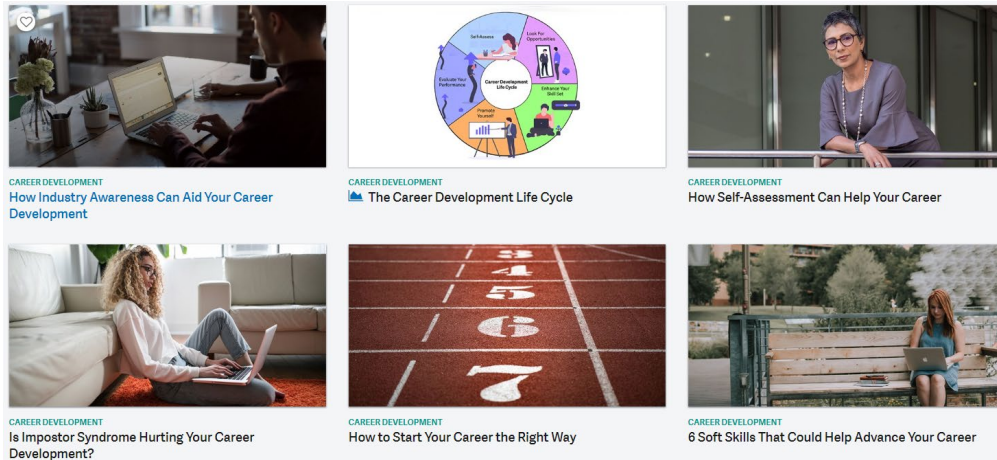
1. Go to <http://www.igrad.com/schools/PAC>



2. Sign Up for an account

3. Search by:

- TOPICS- Managing Money, Paying for School, Finding a Career, etc.






- COURSES- Creating a budget, Assessing your financial health, Understanding your credit report, Understanding your paycheck, Using banking and checking, Using credit cards responsibly, etc.







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Featured courses

	SMART BORROWING Borrowing smart and preparing for higher education FEATURED In this course, you will learn how to effectively maneuver through the...	Introductory 20 mins.
	BUDGETING Creating a budget (and sticking to it) FEATURED In this course, you will learn how to create a budget, and how to use ...	Introductory 15 mins.
	CREDIT Understanding credit reports and scores FEATURED Credit is a crucial component of financial wellness, and in this cours...	Introductory 12 mins.

- **TOOLS-** Scholarship Search, Job Search, Budget Sheet, Financial Aid Coach, Games, Live Webinars, etc.

		
Scholarship Search Find quality scholarships to help pay for school	Student Loan Snapshot Track all your student loans in one place in 5 minutes or less	Job Search Search jobs and internships to find your ideal career
		
Your Money Personality Better understand your money decisions with our behavioral analysis	Budget Plan for expenses, set goals, and keep your finances on track	Calculators Experiment with mortgage, budget, auto, student loan calculators

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#3 Texas Reality Check

1. Go to <https://texasrealitycheck.com/>
2. Begin with *Lifestyle Calculator*



[FAQ](#) [Feedback](#)

Will you be able to afford the lifestyle you want?

It's difficult to predict the future, but it's never too early to start planning for it. Texas Reality Check will show you how much your living expenses will cost, and the amount of money you will need to earn to pay for them.



It's time for a Reality Check.



Lifestyle Calculator

- ✓ Walk through expenses you'll incur each month
- ✓ Decide how much to spend on your lifestyle
- ✓ Determine your minimum salary needs
- ✓ Explore occupations that earn the salary you'll need

[Start Your Reality Check](#)



Occupation Calculator

Choose an occupation, then review your expenses to see if its salary can support your lifestyle.

[Get Started](#)



Quick View Calculator

Skip the guided tour & quickly tally up your expenses to compare costs with different occupations.

[Get Started](#)

Start Your Reality Check

3. Select the location in which you are trying to build your future in (San Antonio can be set as default)
4. For each category(housing, food, transportation, clothing, entertainment, etc.) select the option that reflects the type of lifestyle you want to live after obtaining your associates or bachelor's degree
 - a. Based on your responses a monthly expense is created to show you how much you would be spending a month on household bills

Total Montly Expenses	\$2,644
Annual Expenses	\$31,728
Income Tax (15% of Annual Expenses)	\$4,759

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5. After you are told what your total monthly expenses look like you will have the opportunity to see if you would have the ability to sustain all your monthly expenses with the career you are pursuing.

Your Reality Check

Life in **San Antonio** will require a minimum salary of **\$36,487**.

Can you afford that?

You know the numbers, now it's time to learn about Occupations that earn enough for your desired lifestyle.

Explore Occupations >

Careers

Now that you know how much you are going to spend each year, it's time to find an occupation that will pay you enough money to cover those expenses.

Don't see the occupation you're looking for?

The results below only include occupations that meet your minimum salary.

Minimum Annual Salary:
\$36,487

Search Career Titles:

For Example: Animal or Biological or Computer

Filter by Education Level:

- Select One -

Filter by Occupational Cluster:

- Select One -

Only occupations that can sustain your monthly expenses will show up!