

Guide to CashCourse!

What is CashCourse? CashCourse is a free online financial education platform offered to students through a membership Reed's Financial Wellness Group has with the Higher Education Financial Wellness Alliance.

Why should I try out CashCourse? Unlock your financial potential with CashCourse, where you can master essential skills in budgeting, saving, investing and more through interactive coursework and in-depth articles catered to college students. Take advantage of the powerful tools CashCourse offers, like financial calculators and their budget wizard, to track your progress, and use quizzes and worksheets to solidify your financial literacy and achieve your goals.

If you have any questions/concerns about CashCourse please email financial.wellness@reed.edu

HOW TO SIGN UP

1. Go to <https://www.cashcourse.org/Registration>
2. Fill out your information and under the School drop-down menu select Reed College
 - a. (By signing up and selecting Reed College, we do not individually track your progress; instead aggregated data is used to identify general trends and interests, helping us enhance both online and in-person financial wellness offerings based on student engagement and feedback!)
3. Explore the CashCourse Website!

VIEW RECOMMENDED COURSEWORK

We recommend starting with the suggested coursework to build a solid foundation in financial basics. Schools that have implemented these modules reported a significant boost in student confidence, with those completing them seeing an increase from 38% to 68% in the number of students who felt confident or very confident in managing their money!

1. On your Dashboard press "View All Assignments"
2. Under the drop-down menu of "Select your instructor or school administrator" select "Financial Wellness"
3. Begin the module! Each interactive course takes around 30-40 minutes to complete.

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LOOKING TO TAKE COURSEWORK/ READ UP ON DIFFERENT FINANCIAL TOPICS?

There are many places on CashCourse to access valuable topics and information on finances!

1. Coursework

These self-guided lessons include a pre-test to see what you know, followed by an informational module on the topic. See how much you've learned by a post-test that is given at the end of the course! To access this:

- i. On the far left sidebar press "Financial Tools"
- ii. Select "Coursework"

2. Articles

Articles are divided into topics and subtopics! To access this:

- i. On the far left sidebar press "Topics"
- ii. The topics include: Earn, Save & Invest, Protect, Spend, Borrow, and Pay for Education. Click on "Learn more" to view each topic's subtopics to access articles!
- iii. You can also access this through the top menu bar

3. Videos

Don't like to read? Watch educational videos! To access this:

- i. On the far left sidebar press "Financial Tools"
- ii. Select "Featured Videos"

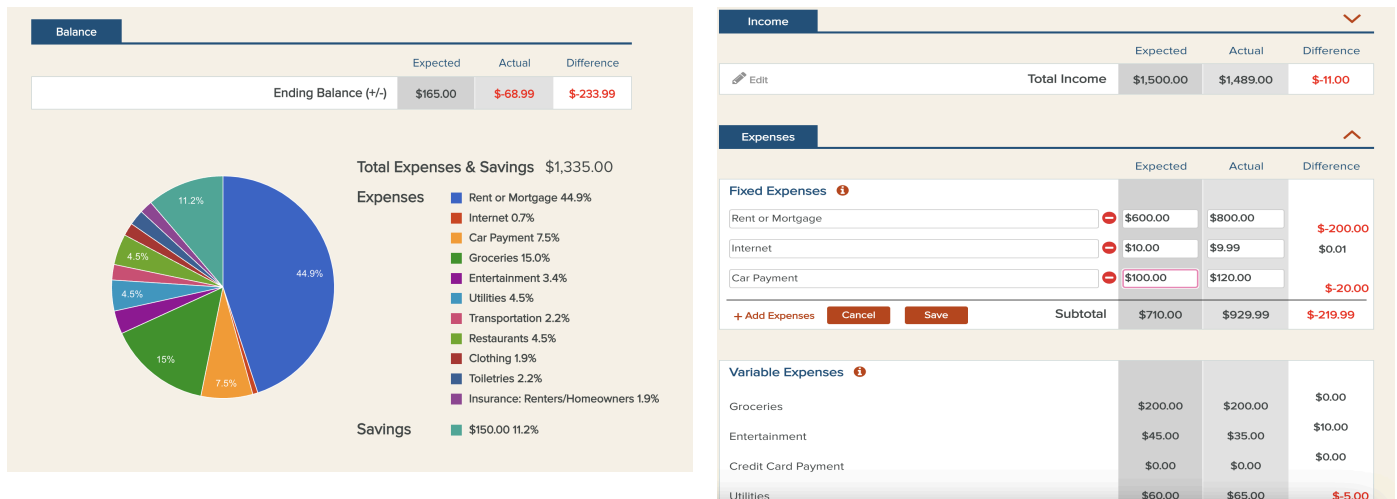
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INTERESTED IN EXPLORING INTERACTIVE FINANCIAL TOOLS?

Try out CashCourse's financial calculator, budget tool, and quizzes to get hands-on experience with managing your finances effectively

1. Budget Wizard

This is CashCourse's budgeting tool! You can input your income and expenses, as well as your budget goal. Update the budget wizard every time you make a purchase and it will show you how you are doing!



- i. To access this press "Financial Tools" on the far left sidebar
- ii. Select "Budget Wizard" then press "Create New Budget"
- iii. Follow the instructions and happy budgeting!

2. Financial Calculator

Do you want to figure out personal timelines for paying off debt or reaching your savings goal? CashCourse has 16 different financial calculators spanning from calculating how long until your loan is paid off to calculating if you should live off or on campus, to calculating how much money to save for emergencies!

- i. To access this press "Financial Tools" on the far left sidebar
- ii. Select "Financial Calculator"
- iii. Pick a calculator from one of the 6 different themes!

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How long will it take to pay off my credit card?

Americans today owe more money than ever before. The fact that 'interest never sleeps' means that the situation will continue to worsen unless steps are taken at the individual level to reduce or eliminate debt. Additional monthly payments can make a difference to accelerate paying off your credit cards and save yourself hundreds and thousands in interest payments. Use our Credit Card Repayment Calculator to figure out when you can pay off your credit card.

Credit Card or Loan Information

Current credit card balance (\$)
Annual percentage rate (0% to 40%)
Proposed additional monthly payment (\$)

Assumptions

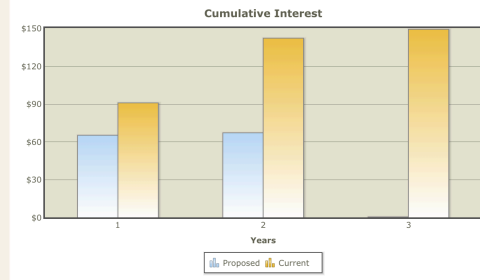
Minimum payment percentage (0% to 10%)
Minimum payment amount (\$)
Skip December payment when offered?

Desired table display

Submit

Results

By paying an additional \$25 per month, it will take 14 more payments or 1.2 years to pay off the remaining balance. Interest will amount to \$67. This represents a savings of \$83 in interest if you only made the minimum payment amount each month. You will also pay off the credit card 1.3 years sooner.



Year	Beginning Balance	Interest @ 18.000%	Annual Payment	Ending Balance
1	\$600	\$65	\$600	\$65
2	65	1	67	0

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

3. Quizzes

Test your financial knowledge! Figure out the potential gaps in your knowledge about managing money.

- To access this press “Financial Tools” on the far left sidebar
- Select “Quizzes”

Quizzes

- Dashboard
- My Assignments
- My Activity
- Topics
- Financial Tools
- Financial Experts
- Contact Us

Are You Ready for a Financial Emergency? [View Details](#)
Test your knowledge on financial challenges like identity theft, scams, and payday lending.

Car Costs You Auto Know [View Details](#)
This quiz covers some of the most common car-related expenses.

How Credit Savvy are You? [Hide Details](#)
See how well you know how to manage a credit card account.
Test your knowledge on responsible use of credit. This five-question quiz is a great accompaniment to the "Borrow" section of CashCourse.
Estimated time to complete: 15 min
[Begin Quiz](#)

- Select one of the 9 different Quizzes to complete!

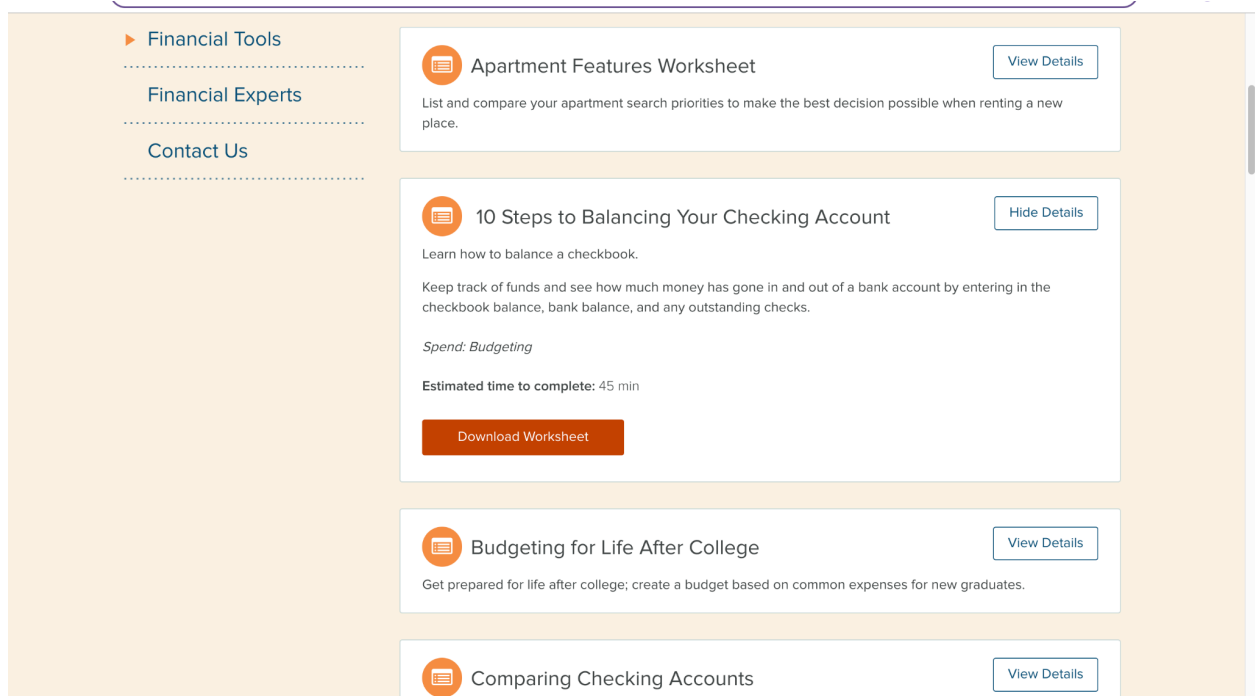
4. Worksheets

Download worksheets to figure out your financial priorities!

- To access this press “Financial Tools” on the far left sidebar
- Select “Worksheets”

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iii. Press “Download Worksheet”



The screenshot displays a webpage with a light beige background. On the left side, there is a vertical navigation menu with three items: "Financial Tools" (with a right-pointing triangle), "Financial Experts", and "Contact Us". Each item is followed by a horizontal dotted line. The main content area on the right contains four white rectangular cards, each representing a worksheet. Each card has a circular icon with a document symbol, a title, a brief description, and a button in the top right corner. The second card, "10 Steps to Balancing Your Checking Account", also includes a "Download Worksheet" button at the bottom.

Financial Tools

Financial Experts

Contact Us

Apartment Features Worksheet [View Details](#)

List and compare your apartment search priorities to make the best decision possible when renting a new place.

10 Steps to Balancing Your Checking Account [Hide Details](#)

Learn how to balance a checkbook.

Keep track of funds and see how much money has gone in and out of a bank account by entering in the checkbook balance, bank balance, and any outstanding checks.

Spend: Budgeting

Estimated time to complete: 45 min

[Download Worksheet](#)

Budgeting for Life After College [View Details](#)

Get prepared for life after college; create a budget based on common expenses for new graduates.

Comparing Checking Accounts [View Details](#)