

Bulletin Board Kit

Directions:

- Print the following pages on any color paper. Red is recommended. It is best to use card stock as it is thicker than regular paper.
- It is recommended to use tissue paper for the bulletin board background. Tissue paper is inexpensive and can be found in many colors and designs.
- Use staples or push pins to secure items to the bulletin board.

SIMMIC

Piggies



UNIVERSITY OF NEBRASKA-LINCOLN

STUDENT MONEY
MANAGEMENT CENTER

ASUN Student Government • Child, Youth & Family Studies • Student Affairs

A +



Penny

- Tracks spending and knows how much money they have to spend each month, as well as save for a study abroad trip
- Uses credit wisely by paying bills in full each month & on time
- Keeps student loan debt to a minimum by only borrowing what they need
- Has an emergency fund for unexpected expenses
- Is working on building a credit score and knows how important saving for retirement is

B-



Cash

- Has overdrawn their account, but then learned the importance of tracking spending
- Borrowed a little more than they needed in student loans, but saved the extra in a savings account and made payments on the interest
- Just paid the minimum payment on their credit card, but then saw how much interest costs, so the next time paid off the full balance
- Used credit for unexpected expenses, then understood the importance of having an emergency fund to prevent interest charges
- Knows they want to retire early and is learning about IRAs

C +



Buck

- Overdraws their bank account once a month, but is working on tracking their spending
- Doesn't track NCard spending & was surprised they spent \$200 last month at Runza and vows to never do that again
- Doesn't pay credit card bills in full, and sometimes not on time, but set-up payment reminders
- Spent half of their student loan refund check on a TV, but returned it
- Spent their entire savings account on spring break & working to build it back up

D-



Moolah

- Overdraws their account once a week and doesn't realize it
- Doesn't track spending & was surprised that they spent \$300 last month on clothes
- Doesn't pay credit card bills in full, not always on time, and uses their entire credit limit
- Spent most of their student loan money on a Xbox
- Doesn't want to think about their financial future & just figures they'll strike it rich some way or another

F



Bill

- Maxes out their credit card, forgets to pay the bills, and has ruined their credit score - Meaning future employers might deny them a job based on their bad money habits
- Maxes out their NCard every month and is behind on the bill - Meaning they will not be able to register for classes
- Doesn't track spending & was surprised to find out they spent \$500 last month on video games
- Doesn't know how much they borrowed in student loans & figures they'll just deal with their loans when they graduates
- Bought a brand new car they didn't need & took out a big loan

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money habits:**