



BANKING BASICS FOR STUDENTS

[Add your name and title here]

REGIONS NEXT STEP

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AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

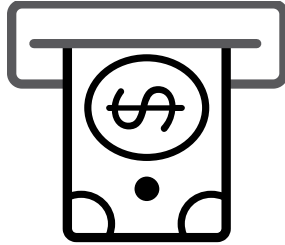
1. How can you manage your money?
2. How can you start to save money?
3. How can you use credit wisely?
4. How can you help avoid identity theft and fraud?

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TAKE A CLASS

“Take a personal finance class. I left college knowing about how to make money in my field but not what to do with it. I wish I had taken a class covering things like how to budget your income, invest in retirement accounts and pay down loans, plus a basic rundown on how to do a tax return or how a mortgage works.”

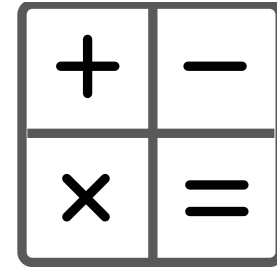
Jenny C., University of Missouri



DEBIT



AUTOMATIC
DRAFT



INTEREST RATE



CREDIT



LEDGER BALANCE AND
AVAILABLE BALANCE



OVERDRAFT

TRACK

YOUR SPENDING



KNOW YOUR **INCOME**





KNOW YOUR **EXPENSES**

PERSONAL SPENDING PLAN

MY INCOME	
Take home pay	\$ 1,025
Financial aid	\$ 500
Other	\$ 0
TOTAL INCOME	\$ 1,525

MY FIXED EXPENSES	
Housing	\$ 500
Car payment	\$ 250
Car insurance	\$ 50
Other	\$ 0
TOTAL FIXED EXPENSES	\$ 800

MY VARIABLE EXPENSES	
Savings	\$ 30
Electricity	\$ 50
Cell phone	\$ 75
Transportation/gas	\$ 150
Car maintenance	\$ 25
School books/supplies	\$ 75
Groceries/food	\$ 200
Charity/donations	\$ 20
Personal expenses/other	\$ 100
TOTAL FLEXIBLE EXPENSES	\$ 725

TOTAL INCOME = \$ 1,525
TOTAL EXPENSES = \$ 1,525

WHY SAVE?





Pay yourself
first.

GROW

YOUR SAVINGS



1. Open a savings account/product
2. Fund it



BUT I DON'T HAVE EXTRA MONEY TO SAVE...



**WHAT CAN YOU DO
THIS WEEK TO SAVE?**



A young man with short brown hair and a bright smile is sitting in the driver's seat of a light blue car. He is wearing a vibrant blue V-neck sweater over a grey t-shirt. He holds a black car key in his right hand, raised towards his chest. The car's interior and exterior are visible, showing the door panel and side mirror. The background is a blurred, bright outdoor setting.

F E E L

THE POWER

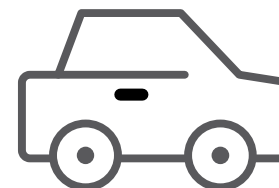
HARNESSING THE POWER OF CREDIT



EMERGENCIES



RESPONSIBILITY



**LARGE
PURCHASES**



CONVENIENCE

THE 4 Cs OF CREDIT



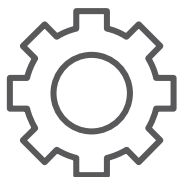
CAPACITY



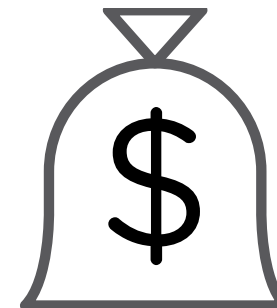
CAPITAL



COLLATERAL



CHARACTER



CREDIT

BUILD CREDIT WITHOUT TAKING ON ADDITIONAL DEBT



WITH FREE RENT
REPORTING BY
SELF

- Get credit for payments **you're already making**¹
- Reports your monthly rent payments to **all three major credit bureaus**²
- **Track your credit score** so you can see the impact³



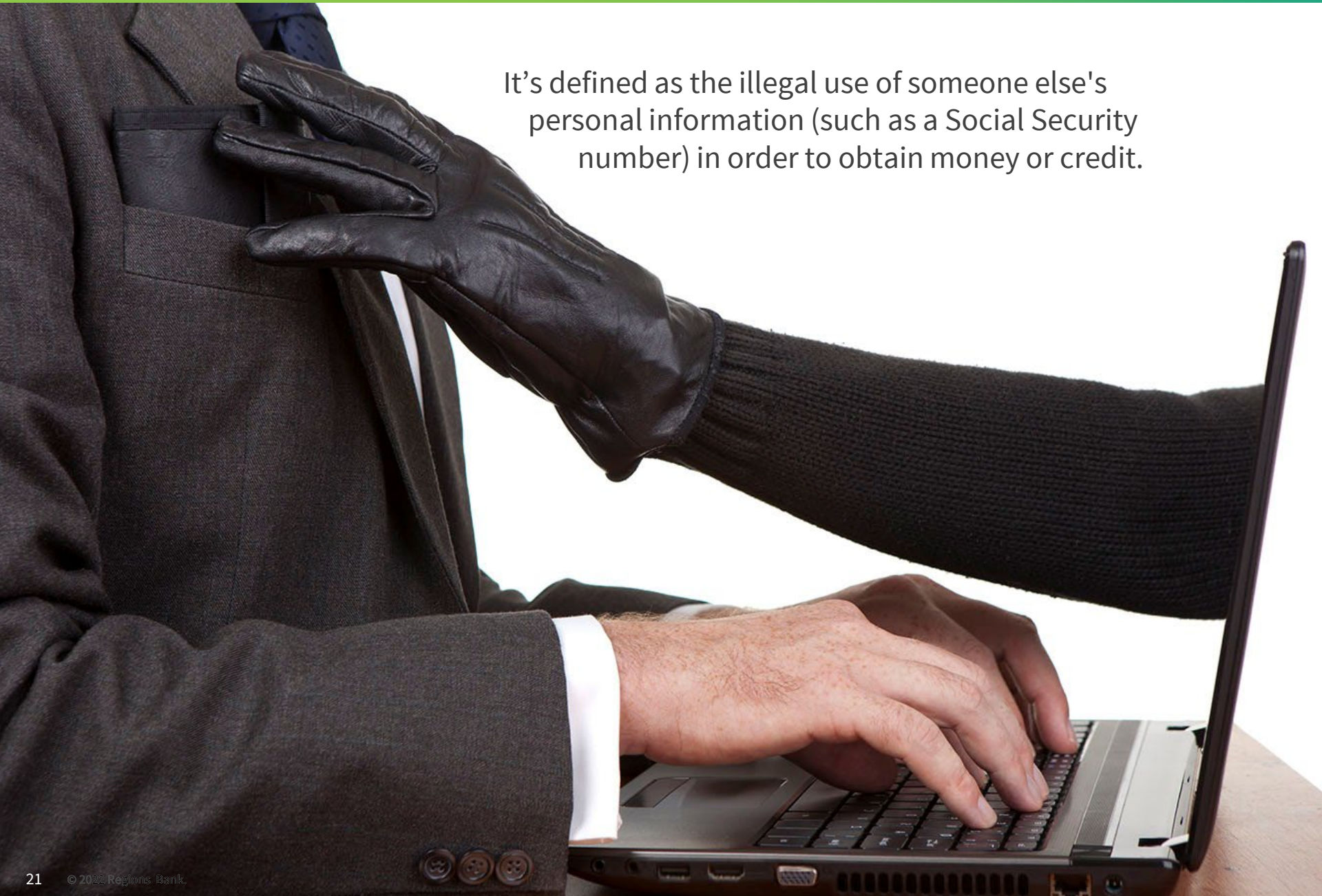
Disclosure: ¹Services are provided by Self Financial, Inc. Enrollment (including eligibility requirements such as being 18 years or older) is subject to Self's terms and conditions. Regions Bank does not provide these services and makes no representations or warranties about them. Individual results vary. You may not receive an improved credit score. Other factors, including activity with other creditors, may impact results. Many lenders, including most auto and mortgage lenders, do not use scores impacted by rent, cell and utility payments. ²Not all bill payments may be eligible. Rent payments are reported to Experian, Equifax and TransUnion. ³Additional verification may be required for some services.

KNOW

HOW IT'S DONE

WHAT IS IDENTITY THEFT?

It's defined as the illegal use of someone else's personal information (such as a Social Security number) in order to obtain money or credit.



COMMON FORMS OF IDENTITY

THEFT



PHISHING

VISHING

SMISHING

PHARMING

SKIMMING

AVOID

IDENTITY THEFT





Hit me up if you have an account at this bank. I need some help _



I can get you some easy money ... I just need someone with an account at this bank to cash a check _



Could you open a new account at this bank for me? I need someone to set me up.

You'll get a cut of the money, too _

BEWARE OF FRAUD



**Don't take
the bait**

CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH:

- A plan for managing your money
- Tips to start saving money
- Ways to begin to use credit wisely
- Ideas for avoiding identity theft and fraud

THANK YOU.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



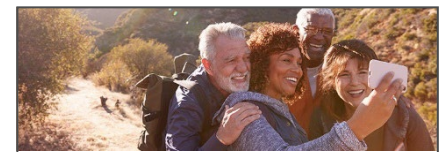
Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



Retirement Saving
& Planning



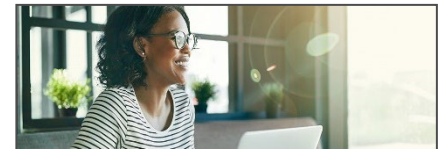
Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStepforStudents

