

Duke University School of Medicine Office of Financial Aid and Student Financial Planning

FINANCIAL LITERACY & DEBT MANAGEMENT



"Helping You Put It All Together"

Are you aware of the financial resources that our office offers?



[Budgeting - YouTube](#)

- Budgeting
 - ✓ Budgeting helps you to plan for a better future
 - ✓ Budgeting keeps you from spending all of your money
 - ✓ Budgeting helps your bills get paid
 - ✓ Budgeting helps you to spend money you don't have
 - ✓ Budgeting helps you prepare for emergencies a lot better
 - ✓ Budgeting helps you pay bill on time, which saves you money
 - ✓ Budgeting means you have to stop spending money like there is no tomorrow
 - ✓ [Financial Literacy, Wellness, and Policies | Duke University School of Medicine](#)

How do I build my credit?

PersonalFinance@Duke is here to help!!!



Credit has several different definitions and applications in the world of finance, but as it relates to your personal finances, credit refers to buying goods or services by borrowing money that you don't actually have now, but agree to pay back later as well as how likely you are to fulfill your responsibilities and obligations as a borrower.

For more information on how to build your credit such as:

- ❖ Credit & Finances
- ❖ Credit Reports vs. Credit Scores: What's the Difference
- ❖ Factors of a Credit Score
- ❖ The 2 Types of Credit
- ❖ Establishing Credit
- ❖ Responsibly Using & Maintaining Your Credit

FINANCIAL EDUCATION

Interested in learning more about personal finances?
Check out these links to additional educational modules:

- [CashCourse](#)
- [LinkedIn](#)
- [Khan Academy](#)

CLICK ON THE LINK FOR MODULES:

PersonalFinance@Duke

GRADUATING CLASS OF 2023

Have you completed your required Federal
Loan Exit Counseling?

Log into:

<https://studentaid.gov/exit-counseling/>

[Duke University School of Medicine Financial Aid Office](#)

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