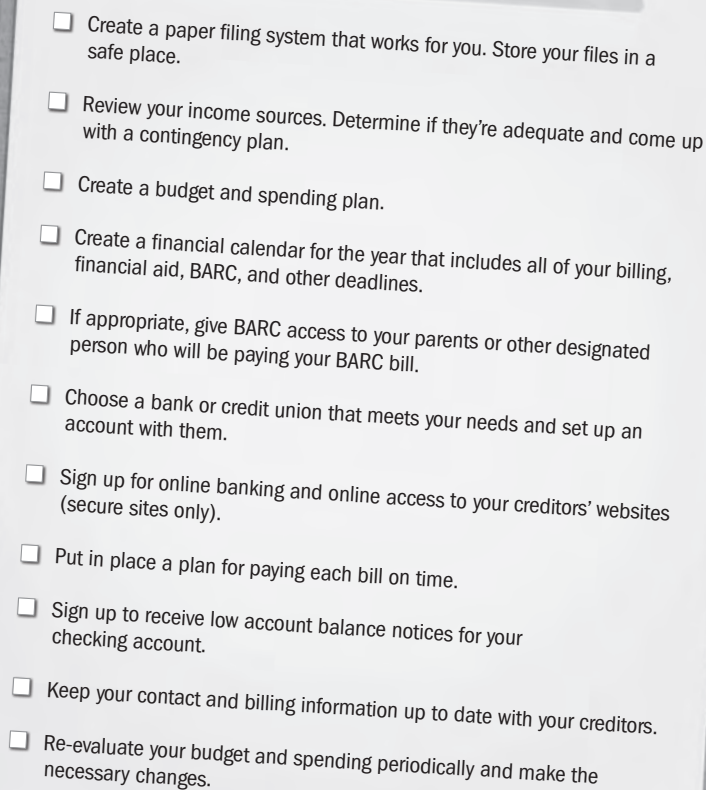


worksheets

Worksheet 1: Getting Organized

Below is a checklist of best practices that you can do up front to make managing your finances much easier along the way. If you haven't done so already, you should read the "Money Management Basics" section for more information on each of the following items.

- 
- Create a paper filing system that works for you. Store your files in a safe place.
 - Review your income sources. Determine if they're adequate and come up with a contingency plan.
 - Create a budget and spending plan.
 - Create a financial calendar for the year that includes all of your billing, financial aid, BARC, and other deadlines.
 - If appropriate, give BARC access to your parents or other designated person who will be paying your BARC bill.
 - Choose a bank or credit union that meets your needs and set up an account with them.
 - Sign up for online banking and online access to your creditors' websites (secure sites only).
 - Put in place a plan for paying each bill on time.
 - Sign up to receive low account balance notices for your checking account.
 - Keep your contact and billing information up to date with your creditors.
 - Re-evaluate your budget and spending periodically and make the necessary changes.