

Extra Credit
The 7 Things Every College Student
Needs to Know About Credit, Debt & Ca\$h

By Bill Pratt, MBA

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Foreword

Going to college helps you have a better life. As the president of an organization that helps college students achieve the dream of a higher education, I've seen first-hand how college can improve lives. It's a powerful investment in your future. I've also seen the devastation that students experience when they borrow too much or they don't learn money management skills they need to avoid financial mistakes while they're in college. Your *financial* education is just as important as your education in science, the arts, in business or any other field you choose. *Extra Credit: The 7 Things Every College Student Needs to Know About Credit, Debt and Ca\$h* will help get your financial education started.

Bill Pratt shares my passion for teaching college students to succeed financially, not just while they're in college, but for the rest of their lives. As a former credit card company executive, Bill saw how financial mistakes can ruin lives. He left the for-profit world to teach full-time at East Carolina University, where he's helping create a robust personal finance program for college students to addresses their unique needs. He wrote *Extra Credit* to give college students a handy, easy-to-read reference for managing money and staying out of financial trouble.

If you are a new college student (or the parent of one) who needs practical advice about avoiding the financial pitfalls you'll face in college (like staring down credit card offers, dodging debit card fees, or choosing the best student loan, for instance), then *Extra Credit* will give you a mega-dose of information that's easy to understand. There are no complicated theories or difficult algorithms, just straightforward counsel you can actually use.

Completing college will help you have a better life. *Extra Credit* will help you get started on a better financial life.



Randy Heesacker
President
NSLP

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