

Financial Resources for Students

BANK OF AMERICA CONSUMER TOOLKIT

RESOURCES

Still not sure if you understand everything there is to know about banking, financing your education, and getting through college? Bank of America has even more online resources available through our student banking website, including a glossary of financial terms, a library of articles about a variety of college-related topics, and a list of useful links. You'll also want to check out our other site just for you: www.smartcredittips.com.

Bank of America understands it can be tough to pay for college. That's why we created special products for hard-working students, as well as tools and planners to help you figure it all out. Visit the student financial resource center at www.bankofamerica.com/studentbanking to learn how to plan, borrow and budget for school.

Student Financial Products

The site offers an overview of Bank of America's checking, savings and loan products designed for today's students. Plus read about savings and investment products for parents helping to foot the bill for education, and learn about federal loan options. The site also provides comparison tools to help take the guesswork out of finding the right way to save for your personal situation.

College Planning Tools

Bank of America wants to ensure you don't miss your goals due to lack of planning. We have made available a number of easy to use tools, planners and calculators to help you create a financial plan - and stick to it!

Here are just a few of the resources at your fingertips:

- Cost Planner - calculate future costs and see if your college savings plan is on track
- College Budget Planner - a handy worksheet to ensure you have enough for college expenses and installment payments
- Financial Aid Calendar - monthly step by step guides to help you stay focused
- Loan Repayment Calculator - estimate what your monthly payments could be after graduation

Helpful Handbooks

Download a copy of our Student Financial Handbook packed with easy to use advice for managing bank accounts, credit cards and loans. This complete guide to managing your money includes helpful guides for creating a budget, understanding your credit rating and avoiding the dangers of identity theft.

Financial education materials also include our guide to credit essentials, a great downloadable resource covering topics including using credit cards responsibly, maintaining your budget and more.