



A Monthly Virtual Helping Tool
From ARCC Counseling Services

MARCH TOPIC: FINANCES




FACTS:
43% of ARCC Students report carrying some credit card debt over the past month.
20-40% of college students experience food insecurity.

Emotions and Money
This [article](#) from **Clever Girl Finance** discusses the difficult emotions surrounding finances and gives tips for being emotionally balanced with money. You can also follow their social media for more advice and check out their [YouTube Videos](#) for ideas and resources specific to your needs!



Reality Check
Curious about how much money you need to make to cover your expenses after you graduate? **Take the Reality Check Assessment on MCIS.**



Log in: anoka-ramsey
Password: arcc

Scroll over "assessments" tab at the top and go to the **Reality Check**.

App Highlight



Mint is a free app that offers many financial tools including bill tracker, financial goal setting, free credit score and more!

RESOURCE CORNER

Ramsey Solutions: A Monthly Plan for Real Life. A website with plans, tools and resources for money management.

EveryDay Dollar App: Track Income, Bills and Savings

Grab and Go Food bags: March 23 Near info Desk on both Rapids campus and Cambridge campus.

ARCC Financial Aid:

The [Anoka-Ramsey Financial Aid website](#) has several resources about Financial Literacy. This robust collection of tools includes videos, readings, apps and more. On this site you can:

- Watch videos about Federal Student Loans
- Learn about a Credit Score
- Find budgeting tools
- Learn about different types of debt



ARTICLE SPOTLIGHT

How to Reduce Your Financial Stress in College:

Handling your money well can be a key to stress management.

From: ThoughtCo.

This article offers many suggestions to help college students manage their money. Some of these include:

- Get a job that doesn't stress you out
- Stick to a budget
- Understand needs vs. wants
- Keep track of where your money goes
- Avoid credit cards
- Talk to the financial aid office about your financial aid package
- Know where to get money in an emergency
- Apply for scholarships

[Check out the article](#) to learn more!

When finances impact your basic needs:

Sometimes money management isn't just about budgeting. Sometimes it's about having enough to meet your needs or problem solve an unexpected expense. Please know that Anoka-Ramsey has resources available to help.

[Basic Needs Website:](#) Here you will find a comprehensive list of resources for basic needs such as food shelves and assistance, housing assistance and links, healthcare, legal help and much more!

[Crisis Grants:](#) Anoka-Ramsey has Crisis Grants available to assist students who are struggling with basic needs due to an unexpected expense. If you would like to see if you qualify for this grant, please click the link to set up a time to meet with a counselor.

Event: Personal Finance

Date: Tuesday, March 22 1:00 PM **Zoom:** Register [HERE](#)

This vibrant and energetic session will be a venue for students to learn how to **save money, eliminate debt, and make wise financial decisions.** This session will be interactive between the presenter and audience; the presenter concludes the session with **give-a-ways** that will reinforce what was taught and help students maintain their motivation to apply techniques learned.



Presenter: Stephen Kent is the Vice President for Finance and Operations at Metro State University. He is a dynamic speaker with a passion and knowledge in all areas of finance.

Sponsored by ARCC Counseling Services

For appointments click [here](#) or call 763-433-1100

For non-emergency questions email: Counseling@anokaramsey.edu

Crisis Resources

Suicide Prevention Lifeline:
800-273-8255

Trevor Project- LGBTQ Crisis Line:
866 -488-7386

Texting Crisis line:
Text HOME to 741741

For Spanish texting line text HOLA to the same number.