

# STUDENT STACKS

## OFFICE OF STUDENT FINANCIAL LITERACY

### Event Spotlight/Podcast

Office of Student Financial Literacy

### LEVEL UP!

#### EARN A FINANCIAL LITERACY BADGE

Master real-world financial strategies in a fun, game-themed seminar designed to help you win at life. Level up your finances like in your favorite video game.

- Free breakfast, lunch, and snacks
- Boost your CV/Resume with a Financial Literacy Digital Badge
- Complete the seminar and earn your digital badge to receive a free MUSC sweatshirt.

**SAT, FEB 7**  
8:30 AM TO 3:30 PM  
BS 502

PRIZES ALL DAY LONG  
GRAND PRIZE: SWITCH 2

Grand Prize Winner:  
Nintendo Switch 2  
+ Mario Kart

INVESTING  
MANAGING DEBT  
BUDGETING

Register on Engage

badge to receive a free MUSC sweatshirt.

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INVESTING  
MANAGING DEBT  
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### UPCOMING EVENTS

- \* Level Up**  
Saturday, 2/7, 8:30 am-3:30pm

Prizes, prizes, prizes! Join OSFL for a full day of exploring financial topics, earning a Fin Lit Badge and... PRIZES!
- \* Get Set to Pay For School Webinar**  
Monday, 2/23, 12pm-1pm

Incoming students are invited to learn about OSFL and the impact of student loan updates.
- \* MUSC Discovery Day**  
Thurs.2/26 and Fri. 2/27, 9am-12pm

If your org is tabling Discovery Day, be sure to stop by and say hi to OSFL!

### Event Feature

## Power Up, Your Finances

### Ready to Level Up?

Join us on **Saturday, February 7<sup>th</sup>** from **8:30 am to 3:30 pm** for a Mario-themed Level Up financial literacy experience. Earn a **digital financial literacy badge**, score an **MUSC sweatshirt**, enjoy **free breakfast, lunch, and snacks**, and play to win prizes, including **Legos** and a grand prize **Nintendo Switch 2**. Space is limited. Don't miss your chance to power up your financial game!

**Press Start** → [Register on Engage](#).

### Message from the Director

As a reminder, continuing eligibility for Grad Plus loans requires that you have federal student loans disbursed before July 1, 2026 for your current program. Have Questions? Our Office is here to help- just reach out. - Liz

Don't Forget!



Mentor Feature: Robbie Pokora

## What goes into a credit score and why should I care?

Credit scores are essential for securing a mortgage and auto loans and can be part of background checks that many employers complete. For students, private student loans or loan refinancing options are dependent on one's credit.

In general credit scores run from 300-850, and they are comprised of a variety of factors over which individuals have varying levels of control (see graphic to right). Although all these factors can be modified, the MOST important factor is ensuring all **credit payments are paid on time.**

### Mentor Spotlights

OSFL is excited to introduce three new Financial Success Mentors to support you on your financial journey. Get to know them here, and stay tuned. Their appointment availability will open soon on [Bookings!](#)



Stephanie's military service adds new insights to OSFL and for students. - Stephanie, CHP



When I was 6, I thought 2 dollar bills were rare so in my mind they were worth \$100. - Rochelle, CDM



Planning times to spend money- and making sure I spend it- helps prevent saving/budgeting burnout. Gabby, CHP

Thank you to the Financial Literacy Interest Group (FLIG) for reminding us it's never too late to be intentional with money and improve financial confidence. Check out the infographic for how to do so in 2026. Be sure to stay connected with FLIG on Engage for more tips and events.

### FLIG's Ins & Outs for 2026

A fresh money mindset for the new year

<p> <b>IN:</b> Having a Monthly Spending Plan </p>	<p> <b>OUT:</b> Hoping for the best and spending when it "feels right" </p>
<p> <b>IN:</b> Using a Budgeting App That Works for YOU </p>	<p> <b>OUT:</b> Ignoring your spending limits or having no system at all </p>
<p> <b>IN:</b> Planning Ahead for End-of-Semester Expenses </p>	<p> <b>OUT:</b> Counting down to loan disbursement day to survive </p>
<p> <b>IN:</b> Perfecting Your At-Home Coffee Routine  Saving <math>-\\$60/\text{month} = \\$720/\text{year}</math></p>	<p> <b>OUT:</b> \$5-\$7 coffee runs multiple times a week </p>
<p> <b>IN:</b> Checking in on Your Financial Goals Regularly </p>	<p> <b>OUT:</b> Leaving your financial well-being to chance </p>
<p> <b>IN:</b> Reviewing Your Financial Status Weekly or Monthly </p>	<p> <b>OUT:</b> Stress-checking all your balances daily </p>
<p> <b>IN:</b> Building Up a Small Buffer for Emergencies </p>	<p> <b>OUT:</b> Hoping and praying nothing unexpected happens </p>

### Talk Money Like you Talk Love

February is a great reminder to continue or start money conversations with your partner or good friend. Set goals, spending habits, and discuss how to save money.

