



## SparkPoint

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## Financial Education

### Budgeting

Creating a budget is the best way to improve your money management behaviors. It allows you to understand how much money you need each month to pay for your necessary expenses and to reach your financial goals. Work with a financial coach to create a balanced household budget based on your monthly income and expenses.

### Cañada Cash

Cañada Cash is a financial education program that rewards you for smart money management. You choose your financial behaviors with a financial coach, and each month you exhibit a positive financial behavior, you're rewarded with \$25 for a total of \$100. Some financial behaviors include:

- Organize financial documents
- Create a spending tracker
- Draft a budget
- Review credit reports
- Improve credit scores
- Open a secured credit card
- Open a low-cost bank account
- Set up direct deposit
- Use on-line banking
- Set up a recurring bill payment
- Increase savings
- Pay down debt
- Access benefits and other resources

### Credit Report Review

Your credit report is a history of your credit behavior. It serves to document your credit worthiness. It is often reviewed by potential employers, landlords, and creditors.

Work with a financial coach to:

- Obtain your credit report
- Review the items recorded
- Correct any mistakes that may appear on your credit history
- Learn how to build/improve credit

### Credit Score

Your credit score is generated from your credit history. It is used by many creditors to determine interest rates on loans and credit cards, among other financial tools. Work with a financial coach to review, understand, and improve your credit score. SparkPoint at Cañada College will work with you to obtain a credit score from the three major companies (Experian, TransUnion, Equifax) that provide credit scores.

### Debt Management

Work on your debt with a financial coach to:

- Gain a better understanding of your relationship with money
- Review the amount of debt you owe to creditors
- Create a realistic payment plan to pay down your debt

### Financial Calculators

San Mateo Credit Union provides multiple [financial calculators](#) to help you make informed choices about your finances.

## Student Resources

[Academic Calendar](#)  
[Canvas](#)  
[Catalog / Schedule](#)  
[Financial Aid Eligibility](#)  
[Library / Bookstore](#)  
[Student Email](#)  
[WebSchedule / WebSmart](#)

## Security

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