

Online Money Management Tools for Students



Borrow strategically

Direct Loan program: studentloans.gov

Your Direct Loan account: www.dl.ed.gov/borrower

Your outstanding federal loan balances: nslds.ed.gov

Loan consolidation: loanconsolidation.ed.gov

Federal loan dispute resolution: ombudsman.ed.gov

Loan service center (Perkins, UTFL, and health professions): ecsi.net

U of M loan information: onestop.umn.edu/finances/financial_aid/loans



Use credit wisely

Free credit reports: annualcreditreport.com

TransUnion: transunion.com

Equifax: equifax.com

Experian: experian.com

Know your FICO: myfico.com

What's in your credit score: myfico.com/CreditEducation/WhatsInYourScore.aspx

What you need to know about your credit: ftc.gov/gettingcredit



Manage your personal finances

Money management: onestop.umn.edu/finances/manage_money

Planning your financial life: mymoney.gov

Identity Theft Resource Center: idtheftcenter.org

Education tax benefits: tax.umn.edu/educational.html

Manage your spending: mint.com



Calculate your decisions

Financial aid and loan calculators: finaid.org/calculators

Credit card and personal finance calculators: bankrate.com/calculators.aspx

Budget calculator: mygreatlakes.org/borrower/fiq/budget-calc.html

