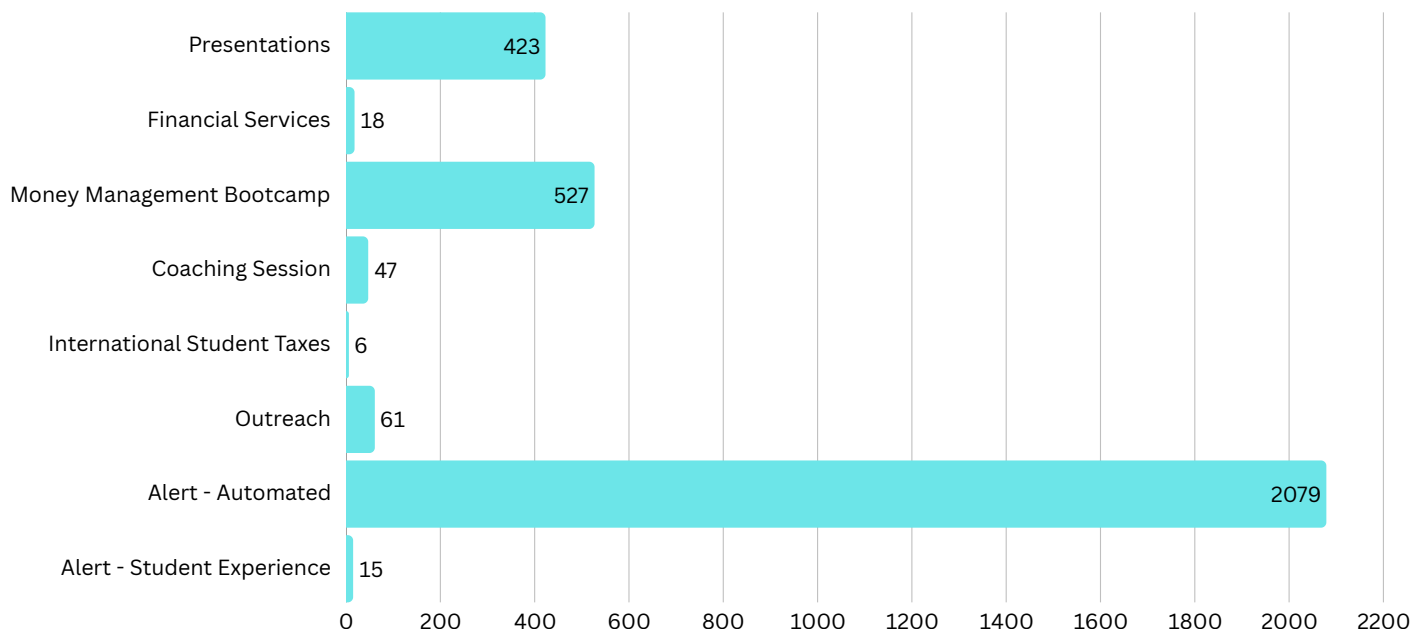


Fall 2025

We are the money management program for both prospective and current students. We provide tools, resources and financial education for students to graduate without owing a fortune and become financially independent.

Fall 2025 Student Contacts

3,176 Contacts



- **Presentations** - Money management topics are presented in classrooms, residence halls, and organizations. A popular presentation focuses on the significance of money management, developing a money mindset, and strategies for graduating with minimal debt.
- **Financial Services** - We help students navigate and complete their FAFSA, answer questions students may have about paying bill, scholarships, and financial aid.
- **Money Management Bootcamp** - A six-week non-credit course designed for students to explore topics such as financing college, establishing credit, overcoming financial challenges, budgeting, and saving.
- **Coaching Sessions** - We offer one-on-one or group coaching sessions that focus on any money management topics that students wish to explore.
- **International Student Taxes** - International students come to us if they need access to the international student tax software, questions about taxes, or need help completing taxes through Glacier Tax Prep.
- **Outreach** - This involves organizing tabling events, as well as reaching out to students through emails, calls, or texts concerning university financial deadlines or information about ECU Buff \$mart.
- **Alert** - Through CRM Advise, an automated alert is sent to students who have a financial hold placed on their account. Students can reply or contact us if they have questions. Students can also submit a concern/question through Student Experience and we can contact them to answer their questions.

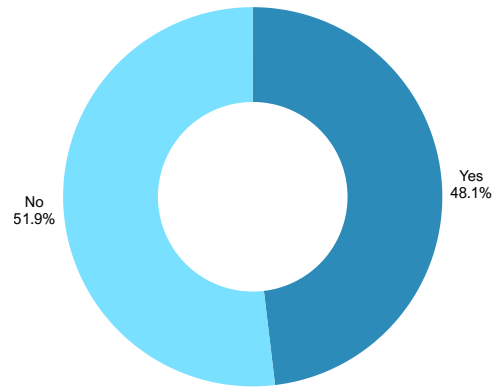
Presentation Evaluations

Students overwhelmingly found the presentation engaging, useful, and knowledgeable, with most strongly agreeing it expanded their money-management skills and required no major improvements.

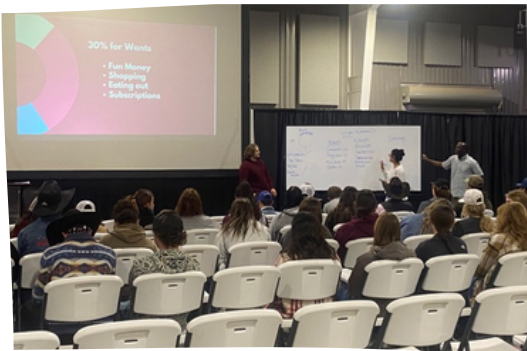
Program Awareness

52% of students were not aware of the ECU Buff \$mart Program before the presentation.

Did you know about the Education Credit Union Buff \$mart Program prior to this presentation?:



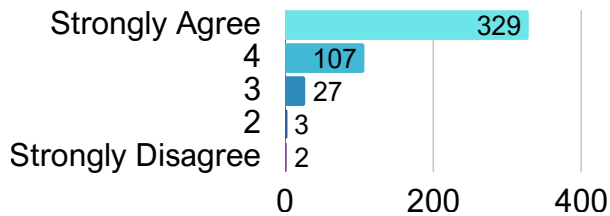
What Students Found Most Helpful



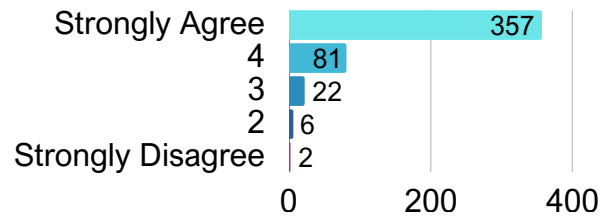
Most participants found the budgeting portion of the presentation to be the most beneficial. Students repeatedly highlighted the value of learning how to create a budget, especially using the 50/30/20 rule and zero-based budgeting, and appreciated seeing real-life examples that showed how quickly expenses can add up. The interactive activities and hands-on budget exercises were especially impactful, helping students better understand how to split money between needs, wants, and savings. Many students also valued learning about scholarships, FAFSA help, financial resources, and budgeting apps.

Key Satisfaction Ratings

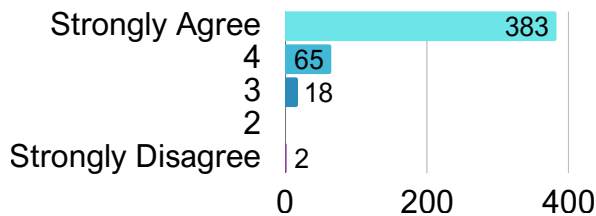
The presentation made sense and was engaging



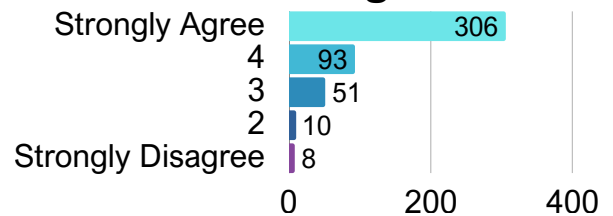
The topics discussed were useful to me



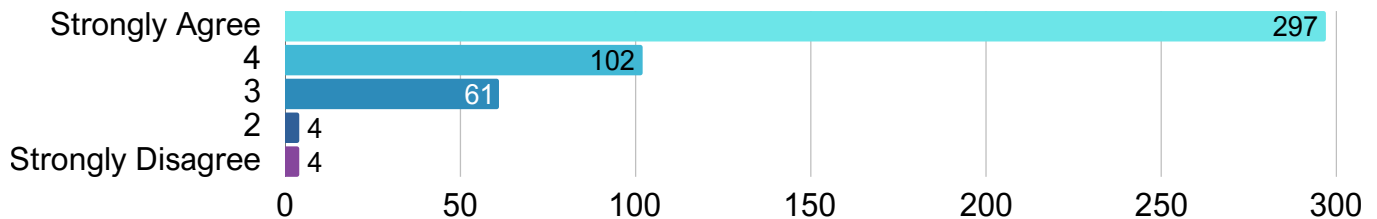
The speaker was extremely knowledgeable



The presentation expanded my money-management knowledge



I will apply the money management tips to my life



Overall Sentiment

The overwhelming majority of respondents express satisfaction with the program, presenter, and presentation.

- **Presentation quality** - Great, very good, fun, informative
- **Presenter qualities** - Knowledgeable, patient, realistic, fun, motivating
- **Program impact** - Helpful, motivating, eye-opening

Participants were highly satisfied with the program and presenter. Feedback indicates the session was engaging, informative, and motivating, with almost no significant areas for improvement.

Money Management Boot Camp

The Money Management Boot Camp produced substantial gains in students' financial knowledge, budgeting confidence, and practical money management behaviors, with the most dramatic improvement seen in budget usage and perceived financial competence. Post-survey results demonstrate that the boot camp successfully transformed students from financially uncertain to financially empowered.

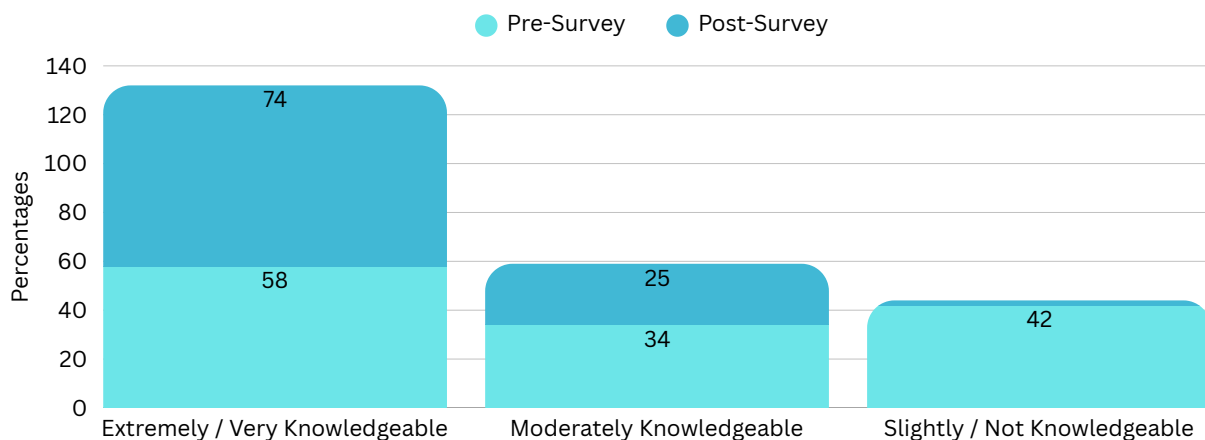
Student Achievements

****105** students completed the program.**

****59** students were awarded a scholarship.**

Overall Knowledge of Money Management

Students shifted from low to high financial knowledge after the boot camp.

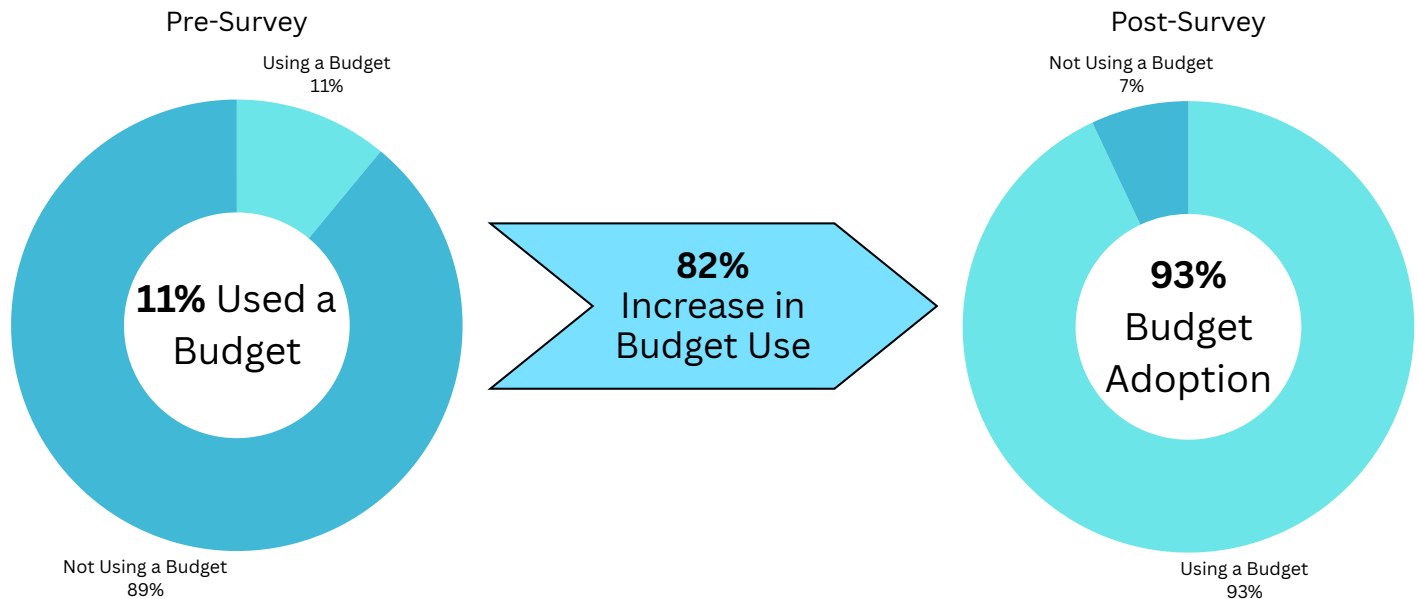


Ability to Manage Money

Budgeting Ability	Pre-Survey	Post-Survey
Extremely / Very Efficient	14%	63%
Moderately Efficient	37%	31%
Slightly / Not Efficient	49%	7%

Budgeting Behavior Change

Nearly all participants adopted or committed to using a budgeting system after completing the boot camp.



WHAT STUDENTS LEARNED

Most common topics mentioned:

- Budgeting and cash flow planning
- Credit scores and responsible credit card use
- Loans (subsidized vs. unsubsidized)
- Saving strategies and goal setting
- Retirement basics (IRAs, Roth IRAs, CDs)
- Paying for college and minimizing debt



EXPECTATIONS & SATISFICATION

91% said the boot camp **met or exceeded expectations**

94% would **recommend** the boot camp to peers

Students frequently cited the **interactive format, presenter energy, icebreakers, and quizzes** as key strengths.

Coaching Sessions

The pre and post-coaching evaluations show significant gains in students' financial confidence, knowledge, and preparedness, with large increases in understanding of budgeting, credit management, financial decision-making, and scholarships after coaching. While financial stress remains common, students report feeling more equipped, supported, and confident in managing their finances following their coaching session.

BEFORE COACHING (Pre-Evaluation)

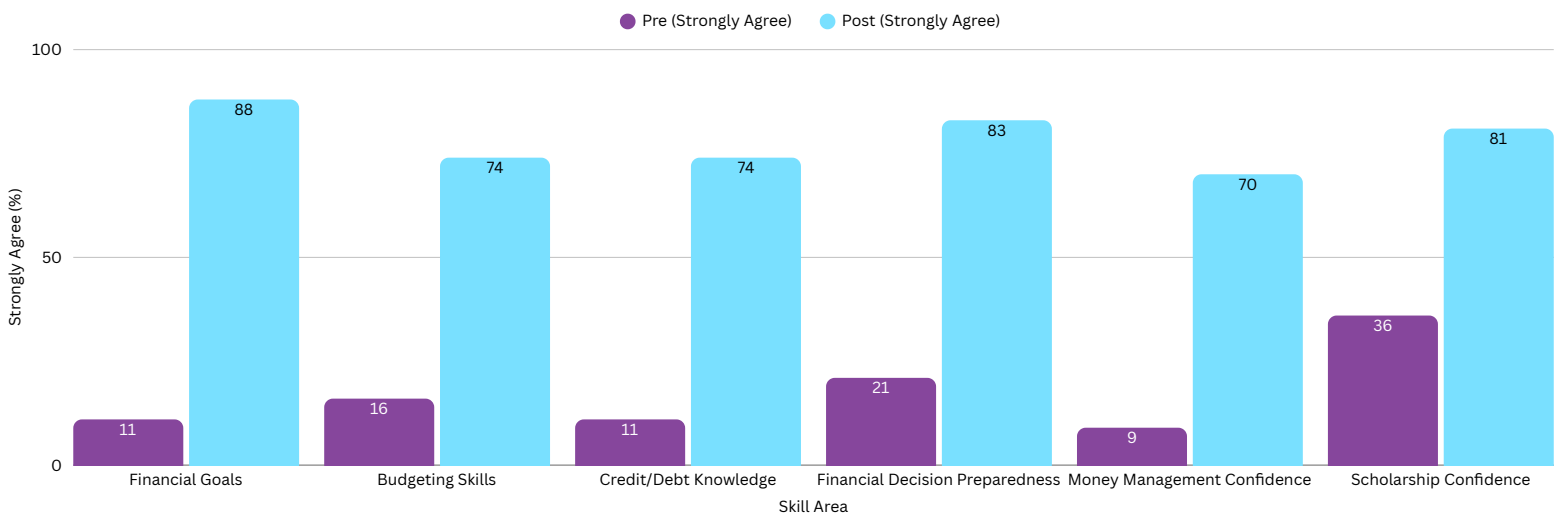
Students reported:

- 54% often or always stressed about finances
- Only 9–21% strongly agreed they felt confident managing money
- Over 50% lacked emergency savings
- Limited confidence in:
 - Budgeting
 - Credit & debt management
 - Financial decision-making



AFTER COACHING (Post-Evaluation)

Significant increases in confidence and knowledge



COACHING EXPERIENCE



- **98%** felt understood and supported by their coach
- **100%** said coaches worked on what mattered most to them
- **95%** believe coaching will help them succeed in college

WHAT STUDENTS LEARNED

Most common topics mentioned:

- Budgeting & money allocation
- Credit scores & credit cards
- Scholarships & FAFSA
- Emergency savings
- Student loans & future planning



OVERALL IMPACT



Financial coaching led to clear gains in:

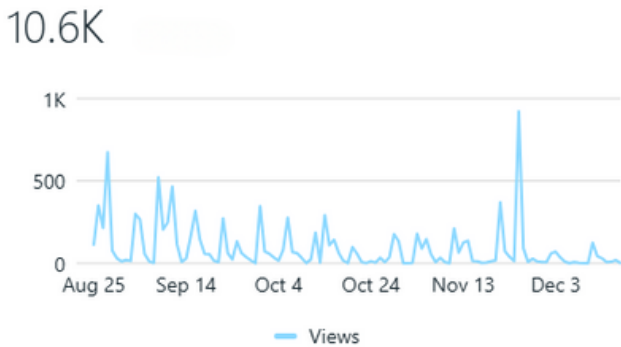
- Confidence
- Financial knowledge
- Decision-making readiness

Students moved from *uncertainty* to **strong confidence and practical skills.**

Social Media Impact

The program leverages both Instagram and Facebook to engage students and promote events. We share valuable tips and tricks on money management alongside updates on our activities. Below, we illustrate the views and reach achieved through Instagram, which serves as our primary social media platform.

Views



Reach



Money Management Boot Camp Pictures

