Becoming an Adult on a Shoestring Budget: A PATH to Financial Literacy

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Powerful Incentive to Attend

We got the programs certified by the Office of Housing and Residence Life so students who attend earn PATH points (Points Accumulated Towards Housing) to improve their priority for housing assignments. With this incentive, each event attracts large audiences to learn about these very important topics.

As a way to empower students pursuing careers in education, social justice, community service, and other fields with modest salary expectations, the University of Dayton's Roesch Library partnered with a local credit union to help them develop money management skills while still in college.

Called "Becoming an Adult on a Shoestring Budget," the series stresses making the most of one's money by developing a workable budget, setting attainable financial goals, and building an excellent credit score.

The in-person, interactive sessions teach simple yet vital personal finance concepts, promoting the idea that you don’t need a huge paycheck to establish sound financial foundations for life.

Activities - Icebreakers

Activities - Poll Everywhere

Recommended Reading (and Possible Giveaways!)

Excel has budget spreadsheet templates tailored for college students.

Assessment and Improvement

We asked the students to fill out a 3-question, open-ended evaluation form.

We have used the feedback to improve future sessions, for example, by including more small group discussions and examples relevant to people of college age.