

# **IN COLLEGE, YOUR MONEY MATTERS –**

**\$AVING & \$PENDING ♦ DEBIT & CREDIT**

**LEARN THE ESSENTIALS OF SMART MONEY  
MANAGEMENT WHILE IN COLLEGE**

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**WHEN:** MONDAY, NOVEMBER 16, 2009

**TIME:** 10:00 A.M. & 1:00 P.M.

**WHERE:** ELKHORN ROOM, STUDENT CENTER

**WHO:** MIKE VARLEY, ASST. CASHIER/OPERATIONS –  
FARMERS & MERCHANTS STATE BANK – WAYNE



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## **TOPICS COVERED:**

**Developing Good Credit**

**Debit Card Use & Misuse**

**Budget – Creating One & Sticking To It**

**Good Spending Habits – Needs vs. Wants**

**Credit Cards – Take Control**

**Maintaining/Balancing a Checking Account**



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