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## Memo FY08-09: Mandatory Financial Literacy Counseling

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# PRAIRIE VIEW A&M UNIVERSITY

A Member of the Texas A&amp;M University System

*OSFA Information Memorandum No. FY08-09  
Distributed via Campus Announcements and Financial Aid Web Page*

### Memorandum

TO: University Students, Faculty, and Staff

FROM: Carlos Clark, Ph.D.  
Assistant Provost for Student Financial Aid

DATE: March 14, 2008

RE: Mandatory Financial Literacy Counseling

#### Introduction

Beginning fall 2008, before financial aid (i.e. scholarships, state aid, waivers, and federal aid) is awarded; financial aid recipients at Prairie View A&M University ARE REQUIRED to complete the web-based USA Funds "Life Skills" financial literacy modules each year.

#### Purposes

The purposes for this policy are as follows:

1. Improve student knowledge of the importance of good personal finance habits (i.e., How to develop a personal budget?);
2. Improve student awareness of identity theft and how to prevent it;
3. Explain the importance of maintaining a good credit score and assist students with understanding how to read their credit report;
4. Reduce the University's Federal Student Loan Cohort Default Rate (currently 11.4%).

#### Instructions

1. Go to [www.pvamu.edu/faid](http://www.pvamu.edu/faid);
2. Go to the "Financial Literacy Program" section;
3. Click on your classification for fall 2008. For example, if you are scheduled to be a junior beginning fall 2008 then you would click on "Undergraduates"
4. Below the LOGIN button, click on "New User? Please Register"
5. Provide necessary demographic information;
6. Select appropriate classification (your classification for the fall 2008 semester);
7. Please remember, before the AWARD HOLD is removed, you MUST COMPLETE ALL of the modules associated with your classification!

[www.pvamu.edu](http://www.pvamu.edu)

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