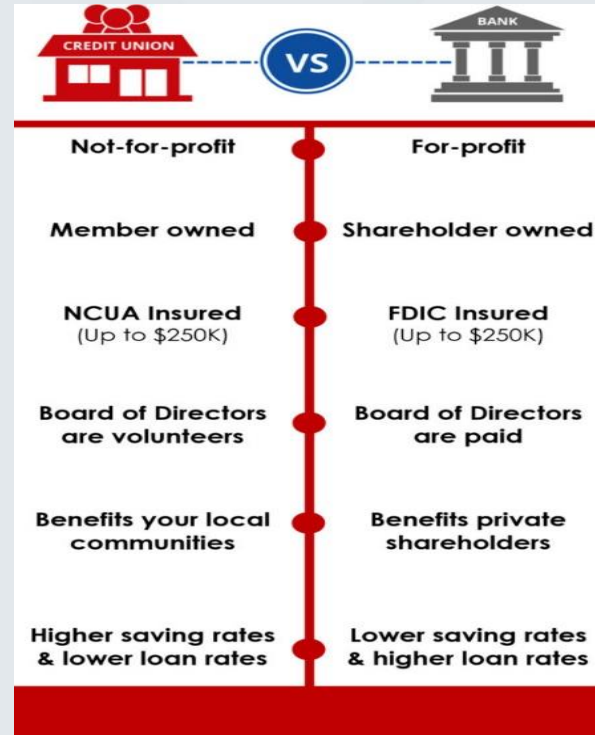


Financial Aid Workshop for International Students

Presented By: Mary Bautista, TDECU Member Center Manager

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What is a Credit Union and how does it differ to a Bank?



TDECUCredit Union – Your Credit Union

- Specialty Accounts
 - Free Savings & Checking
 - High Yield Checking, earn higher div rate
 - 10 ATMs on campus
 - Online Banking Services
 - Temporary Foreign National Accounts (90 days)
- Credit Lending available *subject to approval*
 - Credit cards, personal loans, auto, share secured, etc.
- Line of Business
 - Insurance
 - Wealth
 - Mortgage
- Private Student Lending *subject to approval*
 - Student Choice
 - Line of Credit that disburses during each semester
 - <https://tdecu.studentchoice.org/>



Auto Loans

Get in the driver's seat with TDECUCredit Union.



Personal Loans

Flexible loans tailored to your needs.



Private Student Loans

Browse our student loan options.



Credit Cards

Choose the right credit card for you.

Additional Tips...

- Apply for **every** grant and scholarship you can find before resorting to student loans. There is FREE money out there to help aid your education endeavor
- Look for job opportunities that offer tuition reimbursement
- Research and understand the differences between different student loan options (i.e. subsidized and unsubsidized student lending)
- Compare private student lenders with best competitive pricing
 - Consider building credit to establish a healthy credit score and credit history
 - Credit taken into consideration at the time of loan request
 - May need co-borrower to supplement credit score, income, etc.

Why is Credit Important???

Loans

Utilities

Shelter

Employment

Insurance

Approved!



What makes up credit?

- Personal Information
- Accounts Summary
- Negative Items
- Inquiries



Budgeting Tips

Spending Habits

- Are some buys made of habit? Coffee, lunches, brand loyalty, etc
- Examine if habits are affordable by tracking your spending
- Determine if your needs are real. Is your spending > earning? Make cuts

Spending vs Saving

- We often put immediate desires first, instant gratification is more appealing
- Prioritize saving today by setting up a Savings account, setting up Direct Deposit
- Look for special accounts or products that earn you more money
- Sooner you save, the more you'll have

Questions?

Contact me directly with any questions!

Mary Bautista – TDECU Member Center Manager

4455 University Dr., Ste. 144

Houston, TX 77204

281.325.8152- Direct

mbautista@tdecu.org

Located inside Student Center South behind
Information Desk on 2nd floor

Office Hours: Mon-Wed 8:30-5:00pm
Thurs&Fri 8:30-6:00pm

Schedule your appointment here:

<https://www.tdecu.org/appointment/>

