

**PROGRAM GOAL:** Helping to equip high school and college students with knowledge and skills necessary to effectively manage finances for lifelong success.

# EMPOWERED FINANCIAL LITERACY SERVICES

October, November, December 2025 – Virtual Sessions

## **Navigating Student Loan Repayment**

Managing student loans can be complex, but understanding your options is the first step in confident repayment. In this virtual session, we'll break down different types of student loans, how to locate them, what your interest rates mean, and how repayment can impact your credit score. Whether you are still in school or already in repayment, this session will help you make informed decisions about your student loans.

Dates/Times Offered: September 23 @ 10am / September 29 @ 2pm

October 6 @ 6pm / October 20 @ 6pm / November 5 @ 4pm / December 1 @ 2pm

Register: <a href="https://mohela.zoom.us/meeting/register/qlWmc0omQNujFM9WA0NkGw">https://mohela.zoom.us/meeting/register/qlWmc0omQNujFM9WA0NkGw</a>

## Filing the FAFSA for Students and Families

Is this your first foray into filing the Free Application for Federal Student Aid (FAFSA)? Want to know why the FAFSA is so important for college funding preparations? This presentation offers a FAFSA overview, helpful tips, and a clear explanation of what to expect during and after the process.

Dates/Times Offered: October 1 @ 3pm / October 15 @ 5pm

November 5 @ 6pm / December 2 @ 3pm

Register: <a href="https://mohela.zoom.us/meeting/register/crclCb0VTS2dJlrtK\_4zLw">https://mohela.zoom.us/meeting/register/crclCb0VTS2dJlrtK\_4zLw</a>

## **Helping Students Pay for College**

Join us for an informative virtual session designed to help students and families navigate financial aid options for covering college costs. We'll break down the essentials of federal and state aid and explore institutional and private funding opportunities available to support your education.

Dates/Times Offered: October 1 @ 4pm / October 15 @ 6pm

November 5 @ 5pm / December 2 @ 2pm

Register: <a href="https://mohela.zoom.us/meeting/register/UsjxHqCTRcuyGkAO1QEKuw">https://mohela.zoom.us/meeting/register/UsjxHqCTRcuyGkAO1QEKuw</a>

## **Drop-In Q&A with Becca**

Drop in. Ask college aid questions. Grow your financial skills. Get advice from a financial aid expert.

Dates/Times Offered: October 6 @ 4pm / November 17 @ 4pm / December 1 @ 4pm

Register: https://mohela.zoom.us/meeting/register/0GLrZ2A1Sz2VKSjBXuCCEQ

## **Understanding Your Credit and Student Loans**

Being a responsible consumer as a college student can be overwhelming. In this virtual session, we'll review what a credit score is, why knowing your score is important, how student loans factor in, and how to be a healthy borrower.

Dates/Times Offered: October 6 @ 5pm / November 17 @ 3pm / December 1 @ 3pm

Register: <a href="https://mohela.zoom.us/meeting/register/47EPUuP5TZuywXjnNnwy0A">https://mohela.zoom.us/meeting/register/47EPUuP5TZuywXjnNnwy0A</a>

Check out our website <u>moslf.org/programs</u> for more information about all our programs and services. Or call us at 636-787-2677 if you have questions.