

**Project Summary Pages**  
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**Digital Stories for Change**

**Purpose:**

- My purpose was to teach and show others the importance of financial fitness through college.
- It is important for one to stay out of debt and have a good credit score.
- One can accomplish financial fitness with early planning, research, and budgeting.

**Relationship to FACS Areas:**

- My video “Financial Fitness: College and Beyond” relates to the FCCLA National Program “Financial Fitness”.
- My video relates to “Financial Fitness” because my goal is to show others how to stay financially fit and stable throughout their lives.
- My video relates to the National FCS Standard 12.2.4 which analyzes the effects of life events on individuals’ physical, intellectual, social, moral, and emotional development.

**Research:**

- I added statistics to my video in order to show the amount of students in debt during or after college.
- *Statistics:*
  - As stated by StudentLoanHero.com, there are \$1.26 trillion in total U.S. debt due to student loans.
  - From the website, StudentLoanHero.com, I learned there are 44.2 million Americans that are in debt due to student loans.
  - Given information from Nasdaq.com, the average student credit card debt, ages 18-24, was around \$2,800 in 2015.
  - According to Edcentral.org, students borrowed close to \$100 billion from federal loan programs in the fiscal year of 2014.
  - Edcentral.org stated that the three-year cohort default rate of the fiscal year of 2010 is 14.7%, the public college rate is 13%, the private colleges rate is 8.2%, and the for-profit college rate is 21.8%.

**Background Information:**

- Most students have student loan debt during or after college.
- College students tend to not pay much attention to their expenses and keeping up with their credit.
- Students need assistance in keeping their debt manageable, their credit scores up, and finances taken care of.

**Change/Awareness Goal:**

- My goal for this video is to reach approximately 1,800 individuals by posting it to Facebook, my high school's spirit page, YouTube, having teachers show it during advisory time, and showing our FCCLA chapter during a meeting.
- The goal for my video is to inform others of the importance of being responsible and smart with money and expenses. Debt can be difficult to deal with in certain money situations. My video can hopefully help others with their finance issues and show what positive choices they can make throughout college and later on in life.