

Our Partner in  
Education

CollegelnColorado.org  
GO FURTHER GO TO COLLEGE



CollegeInvest is a not-for-profit division of the Colorado Department of Higher Education. As such, our only goal is to help students get an education beyond high school. We provide expert information, simple planning tools, scholarships, and 529 college savings plans all to take your education dollars as far as they can go.

A Division of



Department of Higher Education

 **CollegeInvest**<sup>®</sup>  
WE HELP YOU GET THERE



07/10 ISM

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**educationcents**  
MAKING SENSE OF YOUR FINANCES



**CollegeInvest's FREE**  
education program to put  
your financial and educational  
goals within reach.

Higher Education Focus  
Head and Heart Money  
Management Approach

Interactive, Online Tools  
and Curriculum in:

- |                     |           |
|---------------------|-----------|
| Psychology of Money | Income    |
| Money Management    | Spending  |
| Saving & Investing  | Credit    |
| Paying for College  | Insurance |
| Identity Theft      | Taxes     |

Education Cents is a new, FREE financial education program from Collegenest, the Colorado Department of Higher Education's trusted resource, developed to help Colorado students and families understand college financing and the role that higher education can play in their financial futures.

**FACT** **76%** of college students wish they had more help preparing for their financial future.\*

Education Cents is for Colorado high school and college students of all ages and their families. Education Cents offers hands-on interactive tools to learn about broad personal finance topics including living within a budget, credit and debt, income and spending, saving and investments, and college financing. Users gain life-long skills to manage their money and the tools needed to make good financial decisions.

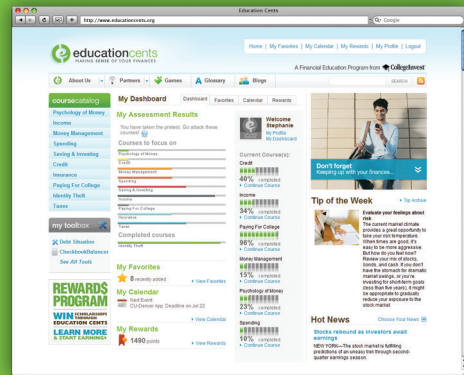
Financial decisions are influenced by thoughts, emotions, and cultural forces. Users explore their relationships with money and the consequences of financial decisions as well as the basics of personal finance.

Education Cents is being used across Colorado to meet the new CDE personal financial literacy expectations, the financial literacy requirements of the Higher Education Opportunity Act and other financial literacy requirements.



Use Education Cents in a group or on your own to make sense of your financial and education future!

\* Hartford Financial Services Group, 2007



**Online**  
Visit [www.educationcents.org](http://www.educationcents.org)

**In print**  
Download or request an Education Cents workbook at [www.educationcents.org/workbook](http://www.educationcents.org/workbook)

**In person**  
Request a presentation for your class or group or learn more about our train-the-trainer opportunities at [info@educationcents.org](mailto:info@educationcents.org)

**REWARDS PROGRAM**

Don't miss Education Cents Rewards Program — earn points to register for scholarship drawings and more!