

MANAGING YOUR MONEY \$

College Students: Boost Your Financial GPA

(NAPSA)—For college students, the spring semester is generally about landing a resumé-building internship, locating housing for the summer and planning for life after graduation.

All of these bring additional expenses—interview suit, train or plane tickets, cap and gown rental, etc. So, how can you avoid overextending yourself and having all your paychecks go straight to bills, bills and more bills?

Ask Anita

Achieve financial “smarts” by learning how to take charge of your spending before it takes control of you. Owning a credit card has its benefits, but only if you possess the know-how and support to use it wisely. Now, getting the fundamentals of credit management is as easy as checking your e-mail.

Available from Citibank, the “Ask Anita” service is a college student’s free resource to financial literacy. Want to find out how to build good credit? Confused by APRs and other terms on your monthly statement? Simply e-mail your questions to anita.future@citibank.com and receive a direct reply with the answers.

Who’s Anita? She stars in the comic strip series “The Adventures of Anita Future and Les Foresight,” created by Citibank. Chronicling the financial adventures and misadventures of Anita and her spendthrift counterpart, the strip sheds light on credit card issues and money management.

Syllabus for Financial Literacy

Citibank’s Credit-ED program is designed to help students acquire the dollars-and-sense savvy they need to sustain financial responsibility. An introductory course on Personal Finance Management, this program is instantly accessible by tapping into www.credit-ed.citibank.com.



Many tools are available to help college students understand how money works.

This resource-packed site allows students—and parents—to learn and understand the fundamentals of money management. It features free tools and helpful information on a variety of credit and personal financial management issues, such as:

- ✓ Acquiring healthy credit habits;
- ✓ Using credit to advantage;
- ✓ Gaining financial control;
- ✓ Preventing fraud;
- ✓ Easy-to-use calculators to help budget finances; and
- ✓ A glossary of terms defining the language of money.

Citibank also provides monthly statements with helpful tips and online account management to cardholders to help students track spending and manage their budgets.

So, whether you’re a freshman glad to have survived the first year or a senior ready to take on the real world, it’s not too early—or too late—to develop good spending habits and acquire sound money management skills.

For more information, visit www.credit-ed.citibank.com.

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