



Scavenger Hunt

- 1 What is OKMM?
- 2 Under the **Students** tab, what are the steps to set up a budget?
- 3 In the **Online Clearinghouse**, how many results are listed for credit?
- 4 How many learning modules are there? Name them.
- 5 Under the **Students** tab, what is credit?
- 6 When using the **Budget Calculator**, what are the names or the sub categories of savings?
- 7 In the High School Students section under the **Students** tab, name three ways a student can prepare for college.
- 8 Name three *Money Talks* podcasts topics.
- 9 What is this month's topic in *Ask OKMM*?
- 10 In the **Online Clearinghouse**, how many results are listed for paying for college?
- 11 List the common money leaks named in the *Money Management for College Students* learning module.
- 12 Under the **Consumers** tab, what is the definition of identity theft?
- 13 What is the name of OCAP's monthly newsletter?
- 14 Name 3 tips shared in the Repaying Student Loans section of the *Transition to Independence* learning module.
- 15 In the **Online Clearinghouse** under the subject Pay Down Debt, there are three resources. Name them.



Scavenger Hunt - Answer Key

- 1 What is OKMM? Oklahoma Money Matters (OKMM) is a personal finance education program that helps K-12 schools, higher education campuses, businesses and community partners develop or expand educational services that empower Oklahomans to make positive financial choices.
- 2 Under the **Students** tab, what are the steps to set up a budget? Track your spending, identify your income, plan for your expenses.
- 3 In the **Online Clearinghouse**, how many results are listed for credit? 111
- 4 How many learning modules are there? Name them. Six.
Love and Money, Money Management for College Students, Budgeting, Auto Loans 101, Transition to Independence, Saving & Banking
- 5 Under the **Students** tab, what is credit? Credit is the ability to borrow money now and pay it back later, with interest.
- 6 When using the **Budget Calculator**, what are the names or the sub categories of savings? Emergency Fund, Retirement, College, Car, House Down Payment, Miscellaneous
- 7 In the High School Students section under the **Students** tab, name three ways a student can prepare for college. Can be any three of the following:
Take the right classes, study hard, count extracurricular activities, volunteer, take advanced placement (AP) classes, explore the college-level examination program (CLEP), consider concurrent enrollment, compare schools.
- 8 Name three *Money Talks* podcasts topics. Can be any three of the following:
Financial Aid, Identity Theft, Living on a College Budget, Budgeting 101, Savings Savvy, Credit Know-How, Understanding your FICO Score, Managing Your Student Loans
- 9 What is this month's topic in **Ask OKMM**? This month's topic can be found here:
https://www.oklahomamoneymatters.org/Resources/Ask_OKMM.shtml
- 10 In the **Online Clearinghouse**, how many results are listed for paying for college? 63

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Scavenger Hunt - Answer Key, cont.

- 11 List the common money leaks named in the *Money Management for College Students* learning module.
Food, Transportation, Entertainment, Furnishings, and Clothes.
- 12 Under the **Consumers** tab, what is the definition of identity theft? ID theft happens when someone uses your personal information (name, Social Security number (SSN), credit card number, etc.) without your permission to commit fraud.
- 13 What is the name of OCAP's monthly newsletter? Your Bottom Line
- 14 Name 3 tips shared in the Repaying Student Loans section of the *Transition to Independence* learning module. Answer can be any three of the following:
Plan now (for repayment)
Prepay without penalty (pay more on your loan to pay it off early)
Pick up the phone (talk to your lender if you can't make your payment)
Choose the right options (for your repayment plan)
Take advantage of help (deferment or forbearance before defaulting)
Keep copies of everything (all correspondence regarding your loan)
Ask for forgiveness (learn if you qualify for loan forgiveness options)
Ask questions (from your loan servicer if you don't understand)
- 15 In the **Online Clearinghouse** under the subject Pay Down Debt, there are three resources. Name them.
Knowledge Center from Great Lakes
Student Loan Hero
The Debt Myth