

CONTROL YOUR FINANCES USING YOUR ONEACCOUNT

Creating and managing a budget while you're in school certainly doesn't sound like fun, but it sure beats the alternative: not having enough money when you want it, and worse, not having enough money when you NEED it! Learning to control spending and living within a budget while you're in school will absolutely help you manage your finances after graduation and beyond.

Budgets are simple. It's all about balancing income with spending. In the following sections, we'll show you how to use your Mountain Lion Debit Card and OneAccount online statement to manage a budget.

Get Your Refunds Faster

You have a choice of how to receive any financial aid or Mount Wachusett Community College tuition and fees refunds. We suggest you choose Easy RefundSM, which gives you access to your money faster than any other refund method. If it's your first deposit, your money is deposited directly into your OneAccount after MWCC releases it and it is available immediately. To choose Easy RefundSM, just log on to the website, and select "Financial Refunds" from the menu bar then "Refund Preferences".

Request Money from Family & Friends

With your OneAccount, you can request money from friends, family members or anyone with an e-mail address. For example, suppose your OneAccount balance was a little low, and you needed money to buy a few required books at the bookstore. Just log on to the www.MountainLionDebitCard.com website and from the main menu bar select "OneAccount", "Request Money" to send an e-mail to request money be sent to you. If they have already set up a "Funding Account", they can quickly and easily "send" or transfer funds to your OneAccount electronically, along with an e-mail announcing the transaction.

In This Guide You'll Learn How To:

1. Get refunds from MWCC faster
2. Get money from family and friends
3. Use checks for rent and other expenses
4. Set up automatic bill payments with Debit MasterCard® for cell phone and utility bills
5. Manage your money with an online statement
6. Make a budget and stick to it—sample worksheet
7. Make your money go farther using your Mountain Lion Debit Card for purchases at OneRewards merchants and OneDeals

Adding Money from Another Account

If you have an old bank account, you can set that up as a "Funding Account" so you can transfer money electronically to your OneAccount. To do this, log on to www.MountainLionDebitCard.com and from the main menu bar select "OneAccount" then "Add Money", and follow the instructions. Once you have a confirmed account, you will be able to transfer funds electronically to your OneAccount.

Request money from Family & Friends and transfer money electronically!



How To Use The Mountain Lion Debit Card

The Mountain Lion Debit Card

Whether it's groceries at the supermarket, or new jeans at The Gap—the easiest way to pay for it is with your Mountain Lion Debit Card. To make a purchase, swipe your card at the checkout, choose “credit” instead of “debit” and sign the receipt. If you choose credit, the transaction is processed through the MasterCard® network and you'll avoid unnecessary PIN fees. If you're buying online from places like HigherOne.AcademicSuperstore.com, or EddieBauer.com, use the number printed on the front of your Mountain Lion Debit Card just as you would a credit card. If you need to provide a 3-digit security number, look on the back of your card for the last 3 digits of the number that's printed inside the box where you sign your name.

The Check is in the Mail

Using your Mountain Lion Debit Card is so much easier than writing checks, but occasionally, you may not have a choice. You may need to pay your rent with paper checks. You can order and purchase your OneAccount checks online. Just log on to www.MountainLionDebitCard.com, from the main menu bar select “Customer Service”, then “Order Checks”. You can write checks when you need to, and track your canceled checks with your free OneAccount online statement. There are no limits on check writing and no per-check fees.

Higher One: Transaction History: Mozilla Firefox
https://mountainliondebitcard.higheroneaccount.com/history/show?trc

Mount Wachusett Community College
The Power of ONE
Logout

OneAccount Summary
OneAccount Statement
Online Bill Pay
Add Money
Add Money History
Request Money
Deposit
Spend

Routing Number: 123456789
Account Number: 123456789
Wire Transfer Number: 123456789

Available Balance: \$192.31

Transaction History:
07/10/2007 - Present

Date	Type	Identifier	Description	(-)Withdrawal	(+)Deposit	Balance
02/07/2006	DEPOSIT				\$ 163.67	\$ 163.31
02/06/2006	Transfer	1647171	Money Sent to Jane Smith (jsmith@higherone.com)	\$ 11.00		\$ 29.64
02/02/2006	Card Purchase	MBS00VDEK	Debit Card Transaction at Higher One Bookstore: 123 456 7890 CT on 02/02	\$ 5.00		\$ 40.64

Mount Wachusett Community College
Zero Liability
Member

Managing your money online is convenient and easier than ever with the OneAccount Statement!



Using your Mountain Lion Debit Card is the easiest way to make purchases and track your spending.

Set up Automatic Bill Payment for Cell Phone Bills, Utility Bills and More

What if you could get somebody else to pay your bills? You budget the money to make the payments, but somebody else makes sure they're paid every month...and on time! Well, that's basically what happens with automatic bill payment. You'll need to either check online or call the company or service provider to find out if they offer recurring bill payments with Debit MasterCard®. If so, you can pre-authorize automatic deduction of recurring payments such as your cell phone bills, cable TV, and more. You can stop automatic payments anytime, or continue paying this way indefinitely.

“Checks and Balances”... Manage Your Money Online

It's easy to track your deposits and your spending with your OneAccount online statement. Log on to www.MountainLionDebitCard.com, from the main menu bar click on “OneAccount” then “OneAccount Statement.” Your statement will identify every debit card transaction as a “Card Purchase” and where and when it took place. You'll also see “Pending Card Transactions”. Typically these are very recent transactions and the funds are on “Temporary Hold” waiting to be deducted from your balance. You'll see every deposit or money transfer as well as every credit back to your account listed as “EFT POS” credit. You'll find every check you've written identified by check number, as well as all of your automatic recurring bill payments listed as a “Card Purchase”. It's all there in your transaction history so you can track your spending day-to-day or month-by-month. Plus, you can “Check and Balance” your OneAccount anytime it's convenient for you, 24/7/365!

That's My Budget and I'm Sticking To It!

You can copy this worksheet and use it to create your budget. Make any changes you want, but the basic information you need to supply is all listed here. If you have to estimate some of these figures, a good rule of thumb is to estimate on the high side for expenses and on the low side for income.

	MONTHLY	SEMESTER/QUARTER	SCHOOL YEAR
INCOME:			
From Jobs			
From Family/Friends			
From Student Loans			
From Scholarships			
From Financial Aid			
Misc. Income (gifts)			
INCOME SUBTOTAL			
EXPENSES:			
Rent			
Utilities (gas, electric, etc.)			
Cell Phone/Land Line			
Groceries			
Car Payment/Transportation			
Insurance			
Gasoline			
Entertainment			
Eating Out			
Tuition			
Books			
School Fees			
Internet Access			
Miscellaneous Expenses			
EXPENSES SUBTOTAL			
NET INCOME (Income minus Expenses)			



Microsoft Excel Document Download

You can download an Excel version of this worksheet at
www.MountainLionDebitCard.com/HOI_Budget_Worksheet.xls

Get More With OneRewards

Use Your Card to Get Points

As if using your Mountain Lion Debit Card to buy things wasn't rewarding enough, Higher One has come up with a way to help you get even more out of using your card. We've set up partnerships with some local stores and a few online stores as well. When you use your Mountain Lion Debit Card at any of these participating merchants, you'll receive bonus OneRewards points. OneRewards points can be redeemed for free stuff at our online redemption center. It's simple---the more you use your Mountain Lion Debit Card to buy things at these select local or online merchants, the more OneRewards points you earn.



How it Works

When a store signs up for OneRewards, they choose a point level: 5, 10, 15 or 20 points per dollar. For example, if you spent one dollar at a 5-point level store, you earn 5 points. For every dollar spent at a 10-point merchant, you'd get 10 points and so on. Let's say you bought a pair of jeans for \$40 dollars at a 20-point merchant. At 20 points per dollar, you just earned 800 points! You can bank all your OneRewards points and redeem them all at once...or redeem them as soon as you earn them. OneRewards points can be redeemed for gift certificates and merchandise through the OneRewards online redemption center. You can easily track your OneRewards points online. Just log on to www.MountainLionDebitCard.com then look in the upper left corner of the menu bar to see a running tally of all the OneRewards points you've earned to date.

Some of The Vendors That Offer OneRewards Points



Visit us at
www.robotubegames.com



Visit us at
Higherone.flowerpetal.com



Visit us at
HigherOne.AcademicSuperstore.com



To see more go to www.MountainLionDebitCard.com

EASYHELP

The *Fast & Easy* way to get help!

www.MountainLionDebitCard.com/easyhelp



HIGHER ONE

Be financially responsible: Keeping track of your account balance is easy and very important for you to do. Remember, avoiding overdrafts is your responsibility.