



CardRatings.com Outlines the Importance of Student Financial Literacy Training

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A solid financial education can provide lifelong benefits

Foster City, CA – July 22, 2021 – Many college students commit to a significant financial responsibility before they begin their education and may be a bit unsure how they will ultimately pay off their student loans. To encourage responsible money management, [CardRatings.com](https://www.cardratings.com), a leading credit card review and comparison site, releases [Why every student needs financial literacy training](#), explaining what is at stake when it comes to making decisions about spending and borrowing.

“Although financial literacy coursework may not be part of every college’s required curriculum, students who receive this training should be better positioned to thrive in adulthood,” explains Richard Barrington, senior financial analyst and the guide’s author. “Whether it be applied by minimizing reliance on student loans, guiding decisions on how best to finance a car, or eventually purchase a home, students with essential knowledge of personal finance topics can avoid common money pitfalls.”

CardRatings also offers consumers a primer on [how credit cards work](#). When developing a thorough explanation of the benefits of financial literacy training, Barrington gained insights from two additional experts:

- Daad Rizk, Ed D., of Penn State
- Joyce Serido, PhD, of the University of Minnesota

Insights on what is at stake with financial literacy are shared throughout the report including the practical skills young adults must gain, such as budgeting, saving, investment and understanding interest charges as well as the importance of taking action to preserve and protect assets.

The University of Minnesota and Penn State University offer programs dedicated to financial literacy and providing practical ways to apply that knowledge. Additional colleges offering financial literacy training include:

- University of Arizona
- University of California
- University of Central Florida
- Indiana University
- New York University
- Ohio State University
- University of South Florida
- University of Wisconsin

Barrington has over 35 years of financial experience and is passionate about financial literacy education. He is available for comment on how students can use credit cards wisely to [build credit scores](#) and earn rewards while staying clear of excessive debt.

About CardRatings

CardRatings is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)), a leader in providing performance marketplace technologies and services to the financial services and home services industries. QuinStreet is a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. The company is committed to providing consumers with the information and tools they need to research, find and select the products and brands that meet their needs. CardRatings is a member of QuinStreet’s expert research and publishing division.

CardRatings innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs. Sign up for the bimonthly newsletter [here](#).

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