

I'm in College - Now What?

Brenda Hicks, NASFAA Chair 2020-2021

Director of Financial Aid, Southwestern College - Winfield, KS

The Class You Didn't Know You Were In



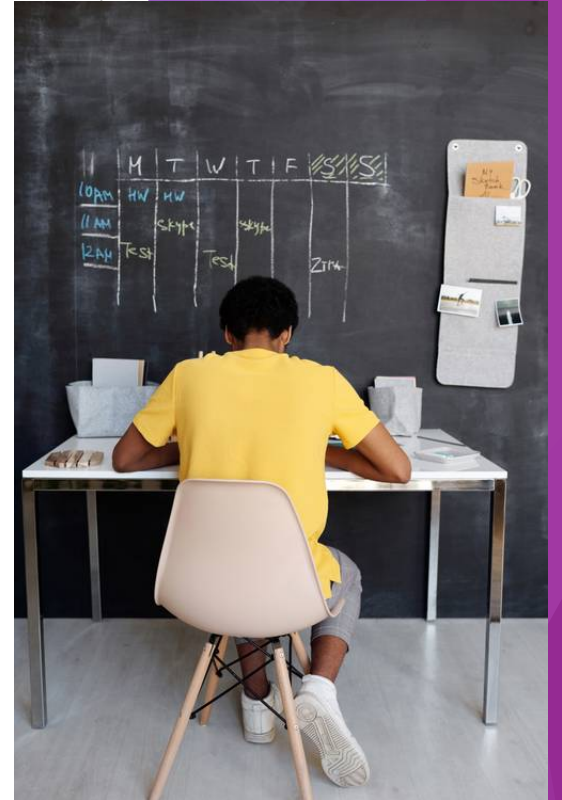
Your Student Account

- ▶ Where do you find it?
- ▶ What are you being charged for?
- ▶ How much is it and does your financial aid fully cover it?
- ▶ Is there a way to save money?
- ▶ If your bill is fully covered, is there a way reduce debt?
- ▶ What, if anything can you change mid-year?
- ▶ What are the deadlines?



How To Study

- ▶ Step 1: Find your student account
- ▶ Step 2: View the detail of your charges for the current semester.
- ▶ Step 2: Review each line of your account
 - ▶ What is it for?
 - ▶ Is it correct/what you were expecting?
- ▶ Step 3: Check the totals
 - ▶ Do they add up?
 - ▶ Do you understand what is being added and subtracted?
- ▶ Step 4: Ask about anything you don't understand.



Use Your Resources

- ▶ Office of Financial Aid
- ▶ Student Success
- ▶ Advisor/Coach
- ▶ Peer Financial Advisor



Passive Vs. Aggressive Communication

Aggressive Behaviors

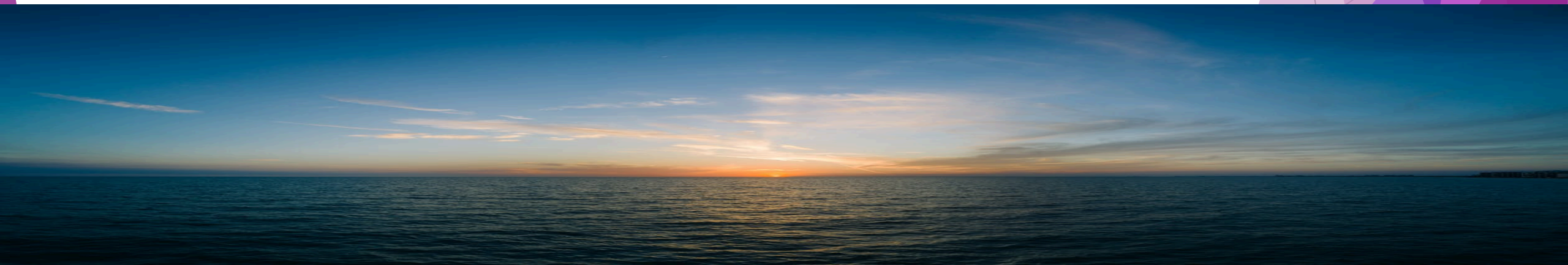
- ▶ When making a point, I often point my finger at people.
- ▶ I stare at people I don't like.
- ▶ When I'm angry, I have been known to scream.
- ▶ I am very good at the 'put-down'
- ▶ People have told me they are afraid of me.

Passive Behaviors

- ▶ I often talk with my hand over my mouth.
- ▶ I do not like arguments.
- ▶ A lot of people take advantage of me.
- ▶ One of the things I say a lot is, "Nothing, I'm just thinking."
- ▶ I'm not comfortable making eye contact.

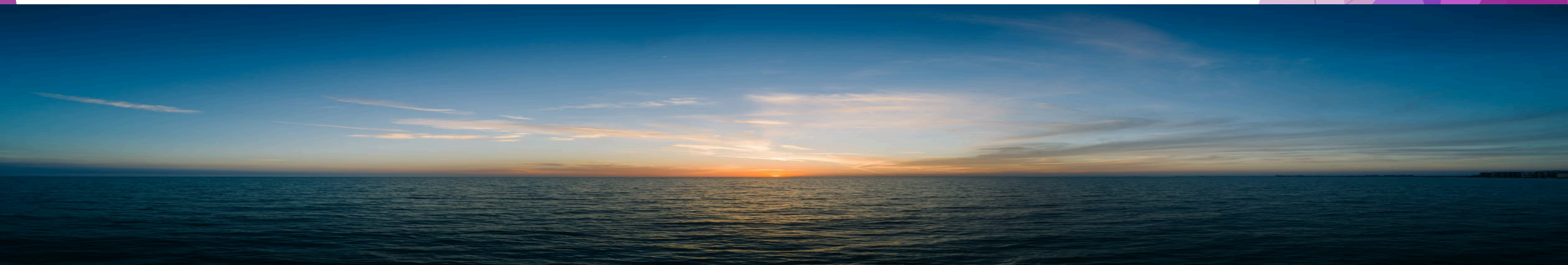
Assertive Communication

- ▶ The assertive person clearly represents what he/she is thinking and feeling.
- ▶ There is no apology for expressing emotions and thoughts.
- ▶ The assertive person refuses to be manipulated by false guilt (guilt instilled by someone else) when communicating.
- ▶ Other's rights are never sacrificed to get one's own way.



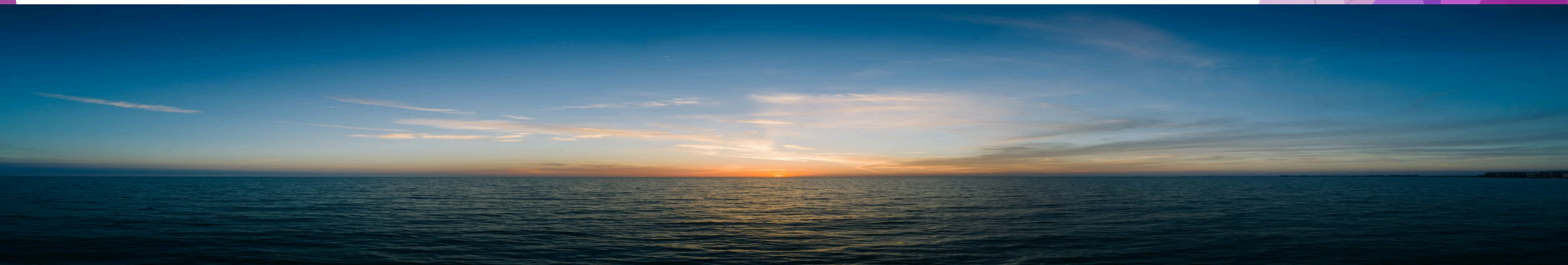
Time The Conversation

- ▶ Avoid late-afternoon or evening meetings. (Most people are exhausted at the end of the day.)
- ▶ Don't schedule an appointment over meal times if possible.
- ▶ Set a time limit for the meeting and keep it.
- ▶ Choose a neutral territory and avoid sitting in the middle of the room across from a desk if possible.
- ▶ Make sure there is lots of light and silence your phone.



Pay Attention to Your Internal Weather

- ▶ Concentrate on breathing deeply.
- ▶ Visualize the positive state of mind you will have when the conversation is over.
- ▶ Use “I” statements to express your feelings. “I am frustrated by this process.” “I am confused by what you just said.” “I feel like you might be angry with me.”
- ▶ Clarify your understanding. “I think this is what you said: <repeat what you heard them say in your own language.”



Your Budget

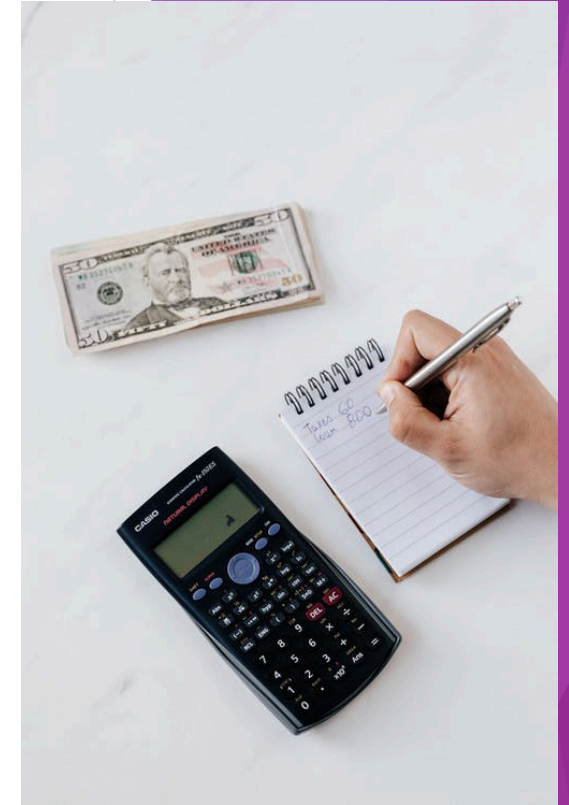
- ▶ Do you have one?
- ▶ Do you know where your money is going?
- ▶ Do you have enough money to last through a month?
- ▶ Do you have enough money to pay your college expenses?
- ▶ Do you have too much money?



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SAMPLE ZERO BASED BUDGET

Total Monthly Income:	\$ 4,000.00	Month:	JANUARY
HOUSING		PERSONAL/MISC	
Rent	\$ 1,100.00	Life Insurance	\$ 50.00
Renter's Insurance	\$ 20.00	Entertainment	\$ 50.00
		Fun Money	\$ 50.00
UTILITIES		Buffer or Cushion	\$ 50.00
Electricity	\$ 125.00		
Gas	\$ 60.00	TRANSPORTATION	
Water	\$ 30.00	Car Payment	\$ 300.00
Cell Phone	\$ 80.00	Gasoline	\$ 150.00
Internet	\$ 65.00	Tolls	\$ 25.00
Netflix/Hulu	\$ 20.00	Repairs and Tires	\$ 50.00
		Auto Insurance	\$ 100.00
FOOD			
Groceries	\$ 500.00	SINKING FUNDS	
Eating Out	\$ 100.00	Birthdays	\$ 25.00
		Christmas	\$ 50.00
DEBT		Pets	\$ 40.00
Credit Card One	\$ 50.00	Medical/Dental/Vision	\$ 50.00
Credit Card Two	\$ 60.00		
Student Loan	\$ 125.00	CHARITY	
Extra Debt Payment	\$ 275.00	Giving/Charity	\$400

Easy Monthly Budget

- Be Realistic
- Remember to SAVE
- Divide non-monthly expenses into monthly payments.
 - Your car insurance is \$300 every 6 months.
 - Your monthly budgeted amount would be \$50.
 - $\$300 / 6 = \50

Income		
	Expected	Actual
Paycheck		
Financial Aid Refund		
TOTAL INCOME		
Expenses		
	Budgeted	Actual
Rent		
Insurance		
Phone		
Transportation		
Food		
Household		
Entertainment		
Savings		
TOTAL EXPENSES		

Common Areas to Help Your Budget

Decreasing Expenses

- ▶ Are you living in the most economical residence hall?
- ▶ Are you using all of your meal plan? If not, can you switch to something that suits your eating habits better?
- ▶ Are you shopping around for the best price for your books?

Increasing Income

- ▶ Can you apply for scholarships?
- ▶ How many hours can you work?
- ▶ Do you have a skill?
 - ▶ Tutoring
 - ▶ Cleaning
 - ▶ Youth Recreation Centers
 - ▶ Car delivery