



UNL Student Money Management Center

2013 One-on-One Session Case Studies

NOTE: Edited for length, grammar, and clarity

Female
 Senior
 Hospitality, Restaurant,
 & Tourism Management
 Lives On-Campus
Initial session:
 January 2013
Follow up:
 3 months

I scheduled by session because I needed help creating a budget to help save money for a trip abroad. During my session, my SMMC representative took the time to take notes on what I was struggling with and really helped me with the questions I had. We both realized that I actually knew what it was I needed to do in order to save money and develop a budget. I just needed someone to talk it out with. It was also really nice to talk to someone other than my parents regarding money issues as she wasn't there to lecture me on what I had been spending my money on but instead focused on what I could do better.

My session definitely helped ease my financial worries. I do think that my personal well-being was positively impacted because I don't experience as much stress about my finances. I had a large payment due at the beginning of April for an internship abroad program and I had no idea how I was going to make it happen. We were able to develop a plan that made me realize how simple saving that much money would be if I was just careful about how I spent my money.

My session did help me change my financial behaviors. I now pay a lot more attention to what I put my money into. My SMMC representative also suggested an app I could use to track my spending and that has been a tremendous help. I had never realized how much money I was spending monthly or how truly easy it is to save money. I no longer stress about this stuff and saving has become second nature.

My friends have even noticed the improvement because before I was constantly battling my finances and trying to make ends meet. I make more than enough money to live comfortably as a college student and just needed a little help figuring that out. My session was great and I appreciate that UNL offers this service.

Female
 Alum
 Business Administration
 African American
 Lives Off-Campus
Initial session:
 February 2013
Follow up:
 2 months

I scheduled my session because I needed advice on how to invest my money and what strategy to take when it came time to pay back my loans. I learned which student loan payment plan would fit me best and options for investing my money. I also learned about payroll taxes and saving strategies.

I now feel more confident in my financial decisions. I have a better understanding of how to better handle my money, especially while I'm young. I feel better prepared for my future.

My financial behaviors have changed. I'm now more aware of what I'm doing and where my money is going. I definitely feel more in control of my financial life. I feel like I know what I'm doing and if things change in the future I know that I can go back to the SMMC for advice.

Going through a session at the SMMC gives you another perspective, helps make you aware of options you may not have been aware of, and helps you make better decisions. It should be required for all students to go to at least one session so that they can learn how to budget and better prepare themselves for the future.



UNIVERSITY OF NEBRASKA-LINCOLN
**STUDENT MONEY
 MANAGEMENT CENTER**
ASLN Student Government • Child, Youth & Family Studies • Student Affairs





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2013 One-on-One Session Case Studies

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Female
 Senior
 Music Composition
 Caucasian
 Lives Off-Campus
Initial session:
 March 2013
Follow up:
 2 months

I scheduled my session because I am getting married and graduating, and wanted to make sure I understand credit scores and how to manage finances as a couple. My SMMC representative was very friendly and down-to-earth, and really cared about teaching me money management. We talked about credit scores, which was the most helpful thing for me because I didn't understand how credit scores work. We also talked about investing options and mutual funds, which was also new information for me.

My session did help me change my financial behaviors and improved my overall well-being. My relationship with my fiancé is now a little less strained because I am more at ease about money. My fiancé and I have further refined our budget. We have considered getting credit cards to build our credit score. However, we know to wisely manage credit and stay out of credit trouble.

I feel as in control of my financial life as I can be. My attitude about my financial future is still uncertain, but I'm confident I can manage it decently. I would recommend these sessions to my friends because there are some basic things that many people need to know and have not learned.

Female
 Alum
 Caucasian
 Lives Off-Campus
Initial session:
 April 2013
Follow up:
 1 month

I scheduled my session because my finances, as an alumni, are in constant need of toning and improvement. This will be a life-long process. I liked that all of my questions were met with ease. There was no judgement and there were plenty of resources available to take advantage of. I also felt completely at ease, which is a huge component of talking about money.

As I am an alumni, I feel like my finances are in better shape. I can breathe easier and my ability to take charge are vastly improved. My family created a personalized budget and from this can start working on our long-term goals and plans. With a budget, areas of excess were identified and labeled as such. Now we can start "snow-balling" our debt down so we may move forward and improve our credit, quality of life and savings.

I definitely feel like I have more control of my finances! My attitude towards my finances is one of eagerness - -eager to pay down bills, eager to seek new ways to save, etc. This is compared to what it was before - -dread, a weight above me, constantly bringing me down.

I definitely would recommend these sessions to other students. It is a common dilemma among many—which makes sense, we need more than ourselves to be a resource. There are many options and opinions about money in the world—why not learn more?





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Female
Senior
Textile Science,
Merchandising, &
Fashion Design
Caucasian
Lives Off-Campus
Initial session:
March 2013
Follow up:
2 months

I had a lot of questions about my credit score/report. I have been struggling to manage my money in an efficient manner. My SMMC representative was able to give me great advice on how and why saving is important. She gave me some paper work to help me manage and organize my money as well as figure out what was going on with my credit score/report. We filed a dispute and actually improved my score which has given me a lot of peace of mind. I really enjoyed having someone to talk to about my concerns. I felt relief leaving her office knowing I had a new contact to refer to when I felt like I was in trouble.

I have continued my academic progress. My graduation date is being put off because of the financial bind that I am in, but I'm still on track to make it happen. I was able to feel relief for the first time in a very long time after my one-on-one session. I feel that I have the tools to feel more in control of my money.

I have changed my financial behaviors since my session. I have been using a program to show me where my money is going by organizing my transactions into categories. I've also made an effort to make sure I put money away into my savings account every pay day. I feel that these will help create new beneficial habits.

I would definitely recommend that others participate in a one-on-one session at the SMMC. I went in terrified of my situation and left with renewed confidence. I feel that I have the tools now to be successful with my money management. There were a lot of things I learned in that short hour that would be beneficial for others to learn as well.

This is definitely a service the university needs. I'm surprised this hasn't been around longer. If I had this help 4 years ago, I don't think I would be in the financial situation I am in now. I think all incoming students should get a session to be successful in their later college careers.





UNL Student Money Management Center

2013 One-on-One Session Case Studies

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Female
Graduate Student
Educational Admin.
Caucasian
Lives Off-Campus

Initial session:

April 2013

Follow up:

1 month

I decided to participate in a session because I was having trouble creating a realistic budget for myself. I wanted to know how much I could put away to save for a house, how to pay off my student loans faster, and overall how to live a more financially responsible life. I learned that it was possible to get my loans paid off in 5 years rather than 10 years. I also learned how to use coupons correctly and I also learned how to make a budget that fits my needs.

I feel less stressed out knowing my financial situation isn't as terrible as I thought it was. I feel more confident knowing that if I take on a specific job after I graduate I will be able to reach my goal of paying off my student loans in 5 years.

As much as I love going out with friends, I think I've come to terms with not going out every weekend. I'm more aware of what I'm spending my money on and how I'm justifying the purchase. I've utilized my budget to help guide my purchasing decisions.

I definitely feel more at ease about my financial future. I thought I was in a worse financial situation than I really am. My attitude about my financial future has definitely changed. I know that I'll be able to save and spend wisely without compromising on either one. Overall, I will be able to be financially stable but still be able to have some fun.

I would definitely recommend these sessions to other students. My session helped put my financial future into perspective. I feel that a lot of students choose the "ignorance is bliss" attitude in regards to money - especially when the loans seem imaginary while they're in school. The SMMC helps with putting your financial situation and future in perspective. It gave me the confidence to take control of my financial future rather than wanting to ignore it.

SMMC Representatives



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