



UNL Student Money Management Center

2012 One-on-One Session Case Studies

NOTE: Edited for length, grammar, and clarity

Female
 Sophomore
 Education
 Caucasian
 Lives On-Campus
Initial session:
 April 2012
Follow-up:
 1 month

I scheduled my session because I had some questions about my financial aid. I did get my questions answered. I liked that the SMMC representative was so willing to help and did everything she could to answer my questions. I was definitely less stressed because I was able to cross getting my financial aid all in order off my to-do list.

Though I feel like I manage my money pretty well, lots of my friends should get some help. Being on your own is a lot different than living with your parents and students have problems with overspending without even realizing it.

Female
 Freshman
 Nutrition
 Caucasian
 Lives On-Campus
Initial session:
 April 2012
Follow-up:
 1 month

I scheduled my session because I had a few questions about my federal loan and the options I had with it in terms of new loans every year and paying them off. I did get help forming a plan for how to solve my financial problem. After the session I had gained knowledge about the details about the loans and the options I had with them instead of being confused about what their terms meant.

My session gave me a better piece of mind about my debt. Additionally, my attitude towards debt has changed because I actually understand my loans now.

Male
 Senior
 Engineering
 Indian
 Lives Off-Campus
Initial session:
 April 2012
Follow-up:
 1 month

I scheduled my session because I needed help getting organized and actually understanding my financial world. The SMMC representative gave me great tips and resources and just the right amount of nudge in the right direction to get me started on becoming financially more responsible. My session helped improve my self-esteem. I never knew how to get my financial life on track, but I actually have some direction now.

I am slowly changing my financial behaviors, though I have a long way to go. The SMMC representatives were extremely helpful and understanding of my situation. They helped give me the confidence I needed to start changing my behaviors.



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 MANAGEMENT CENTER**
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Female
 Graduate Student
 Business Administration
 Caucasian
 Lives Off-Campus
Initial session:
 April 2012
Follow-up:
 1 month

I scheduled my session because I needed advice on how to save and invest my money. I also was looking into purchasing a home, so I wanted tips for going about the home-buying process. Specifically, I learned about mutual funds and other investing options. The SMMC representative presented the information in a way I could easily understand. She knew what questions I had before I even asked them since she had been in my situation.

As a result of my session, I did start tracking my spending better. I opened a mint.com account and that has helped me so much. My attitude about my financial future is better. I feel more prepared to make financial decisions once I graduate. Overall, my session was a good use of my time.

Female
 Senior
 Education
 Lives On-Campus
Initial session:
 September 2012
Follow-up:
 1 month

I decided to participate in a money management session to learn more about how much my potential cost of living would be after graduation. During my session, I learned about repayment on student loans and possible loan forgiveness programs I would qualify for. We also talked about the cost of living in Omaha in certain areas and made a budget accordingly. Additionally, we discussed potential costs and how to budget for a wedding.

My session did positively change my attitude towards my financial future. Additionally, my relationship with my significant other was positively impacted. It's nice to have a flexible plan that we can work together to build on.

I have changed some of my financial behaviors. I have been trying to save more and spend less. I have specifically focused on not eating out. I think that for the near future my changing financial behaviors will stay the same. In the past, I have definitely been a spender, but over this year I have been transitioning to being more of a saver.

I was extremely stressed about my financial future off and on before coming into the SMMC. I was completely in the dark concerning student loans, but I feel better about them since my session. I definitely feel more in control of my financial life.

I would recommend these sessions to my friends. I loved how individualized my session was and how willing the SMMC rep was to offer advice and knowledge.



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Female
 Senior
 Music Education
 Caucasian
 Lives Off-Campus
Initial session:
 September 2012
Follow-up:
 1 month

I scheduled my session because I wanted to have more knowledge about money management, since I am living on my own for the first time and paying rent and bills. I am also getting ready to think about graduation. I liked that the SMMC rep was realistic with me thanks to a lot of experience working with college kids. One specific skill I learned was how to create a budget, and the kinds of expenses that go into one. Additionally, I thought the handouts from the session were really interesting. I can see them being useful tools for different kinds of financial situations I might run into.

The best thing about my session was that my stress about money has been reduced. I think my relationship with my parents has improved because we were having disagreements about money before my session. I know more about how to be responsible with money. I would say my attitude about my financial future is optimistic, knowing my options with credit and loan repayment and other things.

One specific thing I learned was how far my monthly income can go. With that knowledge, I was able to adjust my spending habits so I wouldn't run out of money before the end of each month. I am considering opening a credit card using the reference information from my session.

Honestly, I wasn't looking forward to my session because I thought it would be boring, but it really wasn't. It was just like talking to a friend - a friend who's smart with money! I would, and have, recommended these sessions to my friends.

Female
 Senior
 Ag Leadership
 Caucasian
 Lives Off-Campus
Initial session:
 October 2012
Follow-up:
 1 month

I originally scheduled a session at the SMMC because I had to write a paper for a class, but I'm glad I did. I learned a lot about repaying my student loans and credit scores. I also learned about mutual funds, which I knew nothing about, and IRAs. I also learned about a website I can go to to view how much I will have to pay in student loans after graduation.

My session just really opened my eyes to what I have been ignoring the last 3 years. I'm more aware of things I can do to have better control over my finances, and my future financial success. I would recommend these sessions to other students. My session was really eye opening and I learned a lot.



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Female
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 Business Administration
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 Lives Off-Campus
Initial session:
 October 2012
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 1 month

I scheduled my session because I wanted to learn how to save up for things that I need in the future and how to be ready for unexpected expenses. I learned tips for how to start saving money now so I have more money for my student loan repayment and am able to pay them off after college. I thought it was good advice to live like a college student once you graduate college so that I can save for the future. Also, I was looking to buy a new car so my SMMC rep talked about how it is best to prepare for a major purchase, and helped me understand the importance of doing research and shopping around so I find a car I can actually afford.

My session did make me feel more comfortable with what I am doing with my finances. I quit eating out and spending money on little things I do not need. I also set up a savings accounts that I put money in from every paycheck. I will continue my new financial habits. I will continue to save and really think about if I really need the things I want to buy.

My attitude towards my financial life is more positive. I have made some changes so that I am able to save and make a difference in my life. I still worry about not being able to find a job after graduation. However, I am more prepared to manage my finances.

I would recommend these sessions to other students. It is great to talk to someone who knows the importance of saving your money so that you are able to do the same.

Female
 Graduate Student
 Agronomy
 Caucasian
 Lives Off-Campus
Initial session:
 December 2012
Follow-up:
 4 months

I scheduled my session because I was concerned that I wasn't being smart about my investments and wanted to discuss a retirement plan, student loan repayment, and how much cash money to have on hand.

I learned about the different retirement plan options. I also learned about different loan repayment options and differences in loan percentage rates. We also talked about loan consolidation and good amounts of money to have in cash on hand.

I feel likemy session did positively affect my personal well being because I could relax knowing I was doing smart things with my money. We created a financial plan in my session and that has helped me organize for the future.

I'm continuing with my financial behaviors that got me to this point. I am happy to have a plan in place. I feel more positive about my financial future and prepared for changes in my life. I definitely feel more in control and confident that I will be able to keep a stable financial future.

SMMC Representatives



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