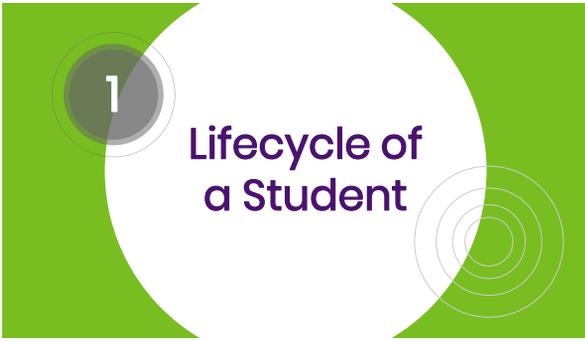


- Public, 4 year?
- Public, 2 year?
- Private school?
- Technical/Vocational?



1

Lifecycle of a Student



Targeted Approaches

- **Visit Days:** General information
- **Orientation:** Presentations & one-on-one counseling
- **First Year:** Financial Literacy Requirement OR Transfer Success
- **Graduating Students:** Exit Counseling, Grad Fair, One-on-one sessions





Throughout Their Journey

- Private Loan Counseling
- Financial Literacy Month
- Academic Classes
- Lunch & Learns
- Workshops



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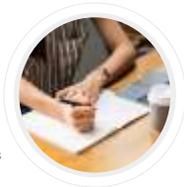
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Private Loan Counseling



The Details

- **Required to schedule appointment for every private loan**
 - Can be done via phone; in-person preferred
- **Worksheet includes general information and budget**
- **Review loan servicer and repayment plans each time**



8

3
**Transfer Financial
 Success Counseling**

**Which schools have
 transfer specific
 initiatives to share?**



The Details

- **Why start it?**
 - 1/3 of our students are transfers
 - More likely to reach Pell LEU, aggregate loan limits, or default later
- **One-on-one counseling appointment**
 - Review their budget, discuss loan repayment, and review resources



Research Study

Please review the following questions and select your level of agreement.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Yes/No/Not Sure
This agreement helped me learn to connect to UNI	<input type="radio"/>					
This agreement helped me understand the impacts of withdrawing	<input type="radio"/>					
This agreement helped me understand the impacts of my parents' financial aid	<input type="radio"/>					
This agreement helped me understand my school budget (credits, expenses)	<input type="radio"/>					
This agreement helped answer questions that I had about financial aid	<input type="radio"/>					
This agreement helped me figure out how to pay for my education costs	<input type="radio"/>					
This agreement is worth the time I spent on it	<input type="radio"/>					

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Level of Agreement (%)	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
Connection to UNI	6.21	13.66	24.22	35.40	19.25	1.24
Impacts of Withdrawing	4.97	14.91	18.63	40.99	18.01	2.48
Impacts of Loans	3.11	4.97	17.39	46.58	26.09	1.86
Budget Knowledge	6.25	6.88	20.63	42.50	22.50	1.25
Questions I Had	5.63	5.63	14.37	43.13	28.13	3.13
Paying for College	8.13	7.5	15	41.25	22.50	5.63
Should Be Required	7.50	8.13	24.38	36.25	23.13	0.63
Worth My Time	10.63	10	20	38.13	20.63	0.63

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Level of Agreement (%)	Agree	Strongly Agree	N/A
Connection to UNI	35.40	19.25	1.24
Impacts of Withdrawing	40.99	18.01	2.48
Impacts of Loans	46.58	26.09	1.86
Budget Knowledge	42.50	22.50	1.25
Questions I Had	43.13	28.13	3.13
Paying for College	41.25	22.50	5.63
Should Be Required	36.25	23.13	0.63
Worth My Time	38.13	20.63	0.63

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Positive Comments

I thought my advisor was very knowledgeable and patient.

Great and beneficial meeting!

The appointment covered the information I needed.

This was a great program and should be an even longer appointment.

It was very useful.

Everyone was extremely nice!

The appointment was very informative.

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Negative Comments

I'm not taking out student loans, so this appointment was useless.

This should be required for freshmen, not transfer students.

This was nothing I didn't already know.

This appointment was the biggest waste of my time.

Add some fun to it, it was really boring.

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Additional Data

81 students surveyed in Spring 2018

49 students

Still had a university bill preventing them from registering for classes

29 students

Did not know their loan servicer

24 students

Did not know the amount they borrowed

21

Overall Observations

- **One-on-one attention is key**
 - This is a diverse group
 - More thought could be given to specific populations
- **Do not want to waste time**
 - Not all information is applicable to all students
- **Students don't realize what they don't know**



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4

Financial Literacy

Live Like a Student

- **Free, 3-week financial literacy seminar**
 - 6 sessions reviewing budgeting, investing, retirement, credit cards, student loan repayment, etc.
- **Financial Literacy Requirement for all incoming freshmen**
- **Panther CashCourse**
 - Free, online course through BlackBoard eLearning

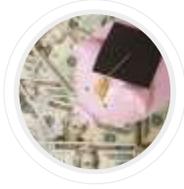


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Financial Literacy Month

- Donuts & Dollars
- Investing: The Game of Life
- Adulting
- Grad Cap Decorating



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🗨️ How do you celebrate?



Final Thoughts

- Personalization is key
 - One-on-one is best for the student
- Food is always the answer when it comes to participation
- Try to find seminars or introductory courses
- Don't cancel class; let the financial aid office take over!



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