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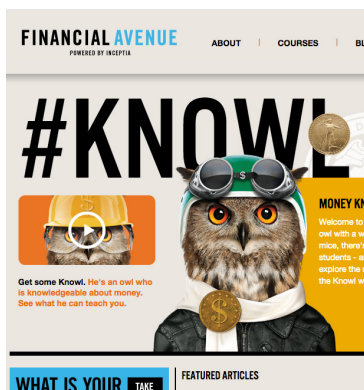
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## REMINDERS & DEADLINES

### • FAFSA Renewal

2016-2017 FAFSA is now available online at **fafsa.gov**.

Submit your FAFSA by UNO's priority filing date of **April 1st** to maximize the amount of aid you may receive. If you are selected for verification, documents are due by June 1st. Don't forget to add **UNO's School Code 002554 to your FAFSA**.

### • Utilize the Data Retrieval Tool

The IRS Data Retrieval Tool allows applicants who have already filed their federal income tax returns to prefill the answers to some questions on the (FAFSA) by transferring data from their federal income tax returns. This can save time in completing the FAFSA. It may also reduce the likelihood that your FAFSA will be selected for verification.

### • Need FAFSA Help?

Visit **EducationQuest.org** or call **402.391.4033** to speak with a counselor to set up an appointment for assistance with completing your FAFSA.

### • Important Deadlines

Spring tuition & fees due **February 23, 2016**

General scholarship application due **March 1, 2016**



## MEET THE ASSOCIATE DIRECTOR



### Angelia Turner Associate Director of Support and Outreach

I began my academic career at the university in the Fall of 1993 as a non-traditional student and later graduated with my BGS degree in Sociology in the Spring of 1998. I have held several positions during my time here at UNO. In the last 20+ years, I have risen in the ranks, starting out as a work study student in Undergraduate Admission (formerly known as the Office of Admissions), to serving for 14 years as a Financial Aid Counselor, to currently enjoying my newest position as Associate Director of Student Support and Outreach in the Office of Financial Support and Scholarships.

As a counselor, I really enjoyed acting as a student advocate in dealing with the various aspects of the financial aid process. Now, as associate director of the customer service team, this role allows me the chance to be creative and innovative.

I also have a passion for student financial wellness. What I love about my job I have the opportunity to educate students on the importance of managing money – both the money that they earn and the money that they spend. Money management is a skill that everyone must learn in life. In my spare time, I enjoy traveling to new places and spending time with family and friends.

"Angelia is very passionate about her job and will always go the extra mile to help the students. Her dedication contributes to the success of our office."

–Karen Gilsdorf,  
Financial Support Coordinator

"Angelia is a student advocate. She goes the extra mile to listen and work with students to make their experience at UNO a success. I value the dedication she has to the students and the university."

–Wendy Cobb,  
Associate Director,  
Systems/Compliance

"Angelia Turner advocates the importance of education, hard work, and budgeting to help students and families achieve their goals. She is an example of all of these. She began her career at UNO as a federal work study, received her undergraduate degree, became a financial support counselor, and now serves UNO as an Associate Director."

I am proud to say I have worked with Angelia for better than eleven years and can testify that her work ethic, confidentiality, and achievements cannot be surpassed by many. She helps students create a good sensible plan for achieving their educational goals through budgeting, wise spending, and commitment. We have all benefitted from her enthusiasm and creative ideas in the workplace. Angelia carries her experiences beyond UNO into her community, church, and family. SHE TRULY LIVES WHAT SHE ADVOCATES!"

–Marylyn May,  
Financial Aid Representative,  
Office of Financial Support and Scholarships

## HELPFUL RESOURCES

### FINANCIAL AVENUE

Financial Avenue is a free financial education program to help students manage their finances.

### WHAT IS IT?

- Multiple courses on various topics about smart money management.
- Customized action plans to translate concepts into behaviors.
- Improved understanding of the FAFSA, financial aid process, student loan management and repayment.
- Opportunity to expand knowledge on key personal finance topics such as budgeting and investing.

### GET STARTED

- 1 Go to **FinancialAvenue.org**
- 2 Click the "Login" link at the top of the page.
- 3 Within the Don't have an account? section, select Sign up now!
- 4 Provide the access code 3tnhx2, and click Sign Up
- 5 Create your account by populating the required fields.

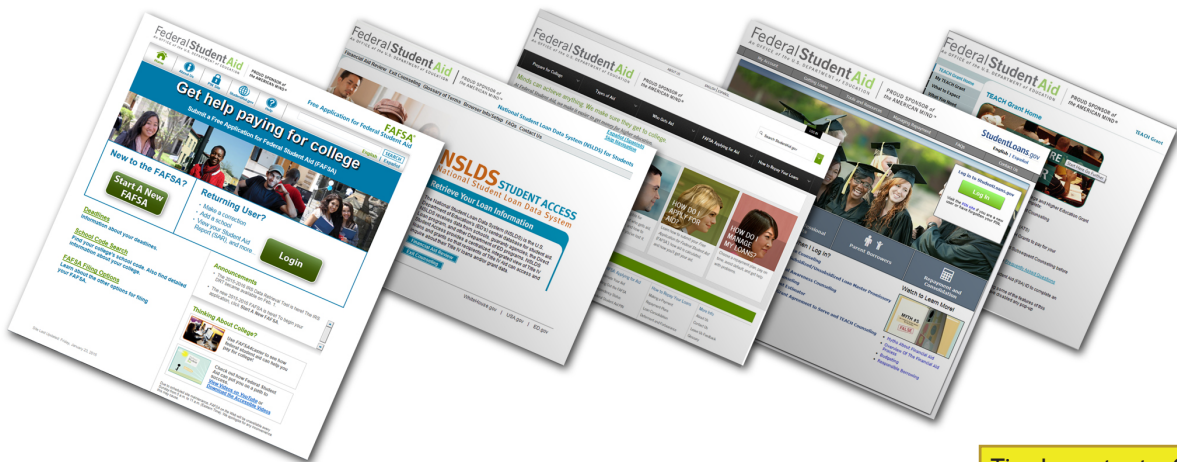
### INCENTIVE PROGRAM

Coming soon, students will be eligible to receive a certificate, T-Shirt and even be entered into a drawing for other prizes for completion of financial avenue courses!

Follow us on Twitter  
@UNOFinAid & check  
[financialaid.unomaha.edu](http://financialaid.unomaha.edu)  
for upcoming details.

# How to create an FSA ID

The FSA ID — a username and password — has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to [fafsa.gov](http://fafsa.gov), the National Student Loan Data System (NSLDS®) at [www.nsls.ed.gov](http://www.nsls.ed.gov), [StudentLoans.gov](http://StudentLoans.gov), [StudentAid.gov](http://StudentAid.gov), and Agreement to Serve (ATS) at [www.teach-ats.ed.gov](http://www.teach-ats.ed.gov).



**Tip: Important:** Only the owner of the FSA ID should create and use the account. Never share your FSA ID.

**Step 1** When logging in to one of the websites listed above, click the link to create an FSA ID.

**Step 2** Create a username and password, and enter your e-mail address.

**Step 3** Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.

**Step 4** If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.

**Step 5** Review your information, and read and accept the terms and conditions.

**Step 6** Confirm your e-mail address using the secure code, which will be sent to the e-mail address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access the websites listed above. For help, visit [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid).

“  
Don't tell me what you  
value, show me your  
budget, and I'll tell  
you what you value.  
”

JOE BIDEN



## UNO PRESENTS: MavCENT\$

Overall financial wellness for our UNO students is very important to us. It was discovered in a survey conducted by Sallie Mae that 84% of surveyed students wanted access to information around personal finances.

The Office of Financial Support & Scholarships answered the call and is on a mission to educate UNO students about the importance of developing healthy financial habits while in college and throughout the rest of their lives.

The Office of Financial Support & Scholarships has created MavCENT\$ –a financial literacy program.

### MavCENT\$ OFFERS:

- Quarterly Newsletter with money management tips/ and or resources
- Interactive budgeting calculator that allows students to create their own personal budget in an easy to use Excel spreadsheet.
- Personal finance workshops
- Financial Avenue: A financial education program with various finance topics
- Twitter: @UNOFinAid  
Money management tips, videos, scholarship info, FAFSA info etc.

Visit **[financialaid.unomaha.edu/literacy](http://financialaid.unomaha.edu/literacy)** to access these resources.



# TIPS FOR FINANCIAL SUCCESS AT UNO

**1** MAKE A BUDGET

**2** BE DISCIPLINED

**3** AVOID CREDIT CARDS

**4** USE STUDENT LOANS WISELY

**5** APPLY FOR SCHOLARSHIPS



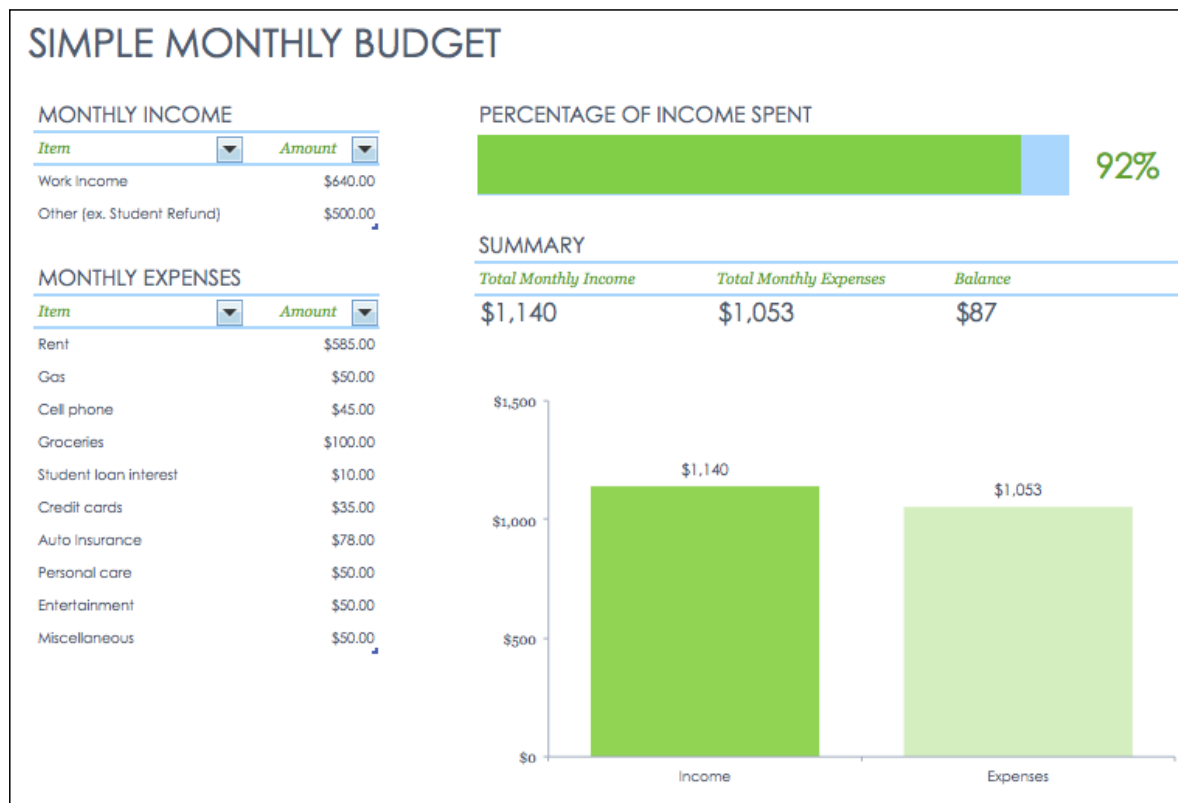
## MONTHLY BUDGET

The best way to understand your finances is to create a monthly budget.

A monthly budget tracks where your money is coming from and where it is going. Begin by writing out a list of your sources of income and expenses. Some of your money may come from parents, employers, or even your financial aid refunds and will go to a wide variety of places including bills, food, and entertainment.

Use the Simple Monthly Budget Excel spreadsheet (like the example pictured) to craft your own budget.

Click [HERE](#) to get started!





# DON'T BELIEVE THE HYPE

## *Protecting Yourself from College Financial Aid Scams*

According to the Federal Trade Commission, millions of students seek help in financing their college education, many seek out grants and scholarships. This “free money” is meant to reduce a student's out of pocket cost. Instead, many end up with empty pockets. With more and more families looking for help, financial aid scams are on the rise.

## THE OFFICE OF FINANCIAL SUPPORT & SCHOLARSHIPS SUGGEST THESE TIPS:

### **1 APPLICATION OR PROCESSING FEES.**

Legitimate scholarship foundations won't charge these.

### **2 GUARANTEED SCHOLARSHIPS.**

Real scholarships have athletic, GPA, community service or other requirements. Avoid the claim that every student is guaranteed a scholarship.

### **3 DON'T PAY FOR THE FAFSA.**

Several websites offer help filing the Free Application for Federal Student Aid. These companies are not affiliated with the U.S. Department of Education, and offer services you can find at no charge. The official FAFSA website is [www.fafsa.gov](http://www.fafsa.gov).

### **4 DON'T PAY FOR GRANTS.**

If you have to pay for “free” money, it really isn't free.

### **5 THINK TWICE BEFORE HIRING A CONSULTANT.**

Financial aid offices make decisions based on formulas and consultants can't change this. Many families who are uncomfortable with the financial aid process hire consultants. However, they should turn to their Financial Aid Office first. Local students can also receive free assistance at EducationQuest Foundation. This foundation is a private, nonprofit organization that provides free college planning services. For more information visit [www.educationquest.org](http://www.educationquest.org).

### **6 FORGIVENESS DOESN'T COME SO EASILY.**

While there actually are loan forgiveness programs (Public Service as well as Teacher Loan Forgiveness), run from those offering it for a fee. Real forgiveness would come at no charge. This forgiveness may apply to those in specific industries (education, non-profit, medical, law enforcement) and after many years of service. Don't be fooled! For more information on federal student loan forgiveness, visit [StudentAid.gov](http://StudentAid.gov) or call 1.800.4.FED.AID (1.800.433.3243).

Many families have been conned by those posing to help. Unless offered by the college itself, do your research. Last year, the Consumer Financial Protection Bureau (CFPB) announced that it would take action against a national student aid scam that collected millions of dollars in fees.

For more information on financial aid scams or to report fraud, visit The Federal Trade Commission (FTC) at [www.ftc.gov](http://www.ftc.gov). The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them.





# MEET OUR FIRST TWITTER FOLLOWER



## Jessica Sidwell

My name is Jessica Sidwell and I am a freshman this year at UNO. I originally came to the university declared as a Biology major, but I recently changed my major to Biotechnology. I am also pre-medicine and am taking classes in which will prepare me for when I apply to medical school later on. Last year, I graduated from Papillion La Vista high school and there I was involved in soccer, cheer, choir, and many clubs. Although I dropped sports when coming into college, I played on an intramural soccer team at UNO and am also involved in the Pre-Health club. In my free time, I work, volunteer at Nebraska Medical Center, and I like to hangout with my friends and family.

**Q:**

How did you discover the financial aid twitter account?

**A:**

I came across UNO's financial aid account when searching for the university on twitter. When searching, I noticed that the financial aid department had created an account and therefore, I figured it would be worth checking out.

**Q:**

Why did you choose to follow financial aid?

**A:**

Any information about financial help and scholarships is helpful so I followed the account instantly. I think it is really cool that the financial aid department made the twitter account because of how many people use social media (such as twitter). It is a great, new way to get information out.

**Q:**

Why would you recommend others to follow financial aid?

**A:**

For anyone who needs or wants financial aid, I think it would be beneficial to follow this account if you are on twitter. Frankly, if your university is putting out information to help you, I say take advantage of all they have to offer. Everyone could use a scholarship or possibly financial help, and either way, I believe following this account is a great way to obtain important information on how to do just that.



## CONTACT US

Financial Support Counselors are available for one-on-one appointments.

Peaches James (Senior Counselor)  
Arnisha Collins (Counselor)  
John Jensen, Jr. (Counselor)  
Nichole Benissan (Counselor)

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