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## REMINDERS & DEADLINES

- **January 11, 2016** | **SPRING SEMESTER BEGINS**  
Spring 2016 disbursements will occur 7-10 days prior
- **January 1, 2016** | **FAFSA RENEWAL**  
FAFSA renewal for the 2016-2017 academic year begins
- **February 23, 2016** | **SPRING TUITION & FEES DUE**
- **APPLY FOR SCHOLARSHIPS!**

**NEW**

## UNO PRESENTS: FINANCIAL AVENUE

Ever wonder how you can make the most of your money? Or what options you have for how you choose to spend, save, and manage it? Well look no further! UNO has partnered with Inceptia to offer UNO students a financial education program to help manage their money, provide student loan guidance, and help reach financial goals. Financial Avenue is FREE and offers a wide array of resources and tools to help you on your journey to financial wellness.

### Key Features of Financial Avenue

- 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](http://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





## FAQ: BILLING

### How is my bill processed?

Bills are processed the last business day of the month and with a due date of the 23rd of the following month. UNO generates PDF e-bills only for current term balances. These e-bills are posted to MavLink and students are notified through their UNO email when their bill is ready to be viewed.

### Can I pay a bill with a credit card over the phone?

**NO.** Student accounts/cashiering cannot process credit card payments over the phone.

### Is there an explanation of the academic fees somewhere?

**YES.** The FAQ on the Cashiering and Student Accounts website has a full list and explanation of academic fees. It can be found by clicking [HERE](#)



## FACT OR FICTION?

Get a jump start on applying for financial aid for the 2016-2017 academic year. Be prepared by knowing the facts:

### Students who file the FAFSA early can get more financial aid.

**FACT:** Schools have limited financial aid to distribute and application deadlines are as early as February in some states. At UNO, our priority deadline for filing the FAFSA is April 1st. Keep in mind, aid is awarded on a **FIRST COME, FIRST SERVED BASIS**.

### The first offer of financial aid that students receive is set in stone.

**FICTION:** If you or your family experienced significant changes to your financial situation (such as loss of employment, you can appeal your financial aid offer. This is known as Professional Judgment. The financial aid administrator will review your family's financial paperwork more closely and determine if an adjustment is warranted.

### Some colleges let students attend tuition-free.

**FACT:** UNO is no exception. Collegebound Nebraska, the University's expanded financial aid program, provides free tuition for students who meet certain academic and family income qualifications. To learn more, visit [collegeboundnebraska.com](http://collegeboundnebraska.com)

## HELPFUL RESOURCES

### SCHOLARSHIPQUEST

ScholarshipQuest is a scholarship search engine offered through the non-profit organization EducationQuest.

### WHAT IS IT?

- ScholarshipQuest is a free database that contains over 2,000 Nebraska-based scholarships
- Contains links to many different national websites that provide scholarship information
- Provides tips on how to complete a scholarship application

### MORE INFORMATION

For more information or to set up a profile, please visit the website:

[educationquest.org/resources/scholarshipquest](http://educationquest.org/resources/scholarshipquest)





# SCHOLARSHIP TIPS

**UNO disburses almost 2 million dollars in outside scholarship funding annually! This is a ton of money!**

Scholarships play an important role in paying for college, so don't overlook various resources that can help pay for college expenses. Utilize these eight tips to help you get started.

## 1 MEET ALL APPLICATION DEADLINES

**Get organized!** Use a calendar and checklist to keep track of all application deadlines. Don't miss out on potential free money by submitting items late.

## 2 APPLY ONLY IF YOU ARE ELIGIBLE

**Be honest!** Don't exaggerate your grades, skills, or qualifications. It is better to focus on the scholarships for which you might be eligible.

## 3 READ APPLICATION INSTRUCTIONS CAREFULLY

**Complete everything!** Read the entire application and provide everything that is required. You can give yourself an advantage by reading directions carefully and avoid sending something that hasn't been requested.

## 4 DON'T IGNORE SMALL AWARDS

**Small awards can add up!** Many times the larger awards have more competition, so don't overlook the smaller ones.

## 5 MAKE COPIES OF EVERYTHING YOU SUBMIT

**Be prepared!** Things happen and if materials get lost you will be able to reproduce it quickly.

## 6 INCREASE YOUR CHANCES OF SUCCESS

**Strategize!** Some applications require letters of recommendations. Select people who will provide specific details about your strengths and positive traits that may set you apart from other applicants.

## 7 GET CREATIVE

**Research!** Not every scholarship requires an essay or letter of recommendation. There are tons of scholarships that have a more creative feel to them from taking a photo to blogging to even whether you are left-handed!

## 8 BE NEAT AND PROFESSIONAL

**Take your time!** Your scholarship application represents you. Your ability to submit a proofread, neat, timely, and complete application will give you the best chance of being awarded a scholarship.



# START APPLYING NOW

Check out these great sites to help you get started finding scholarships.

[Fastweb.com](http://Fastweb.com)

[Schoolsoup.com](http://Schoolsoup.com)

[Petersons.com](http://Petersons.com)

[Salliemae.com](http://Salliemae.com)





# 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



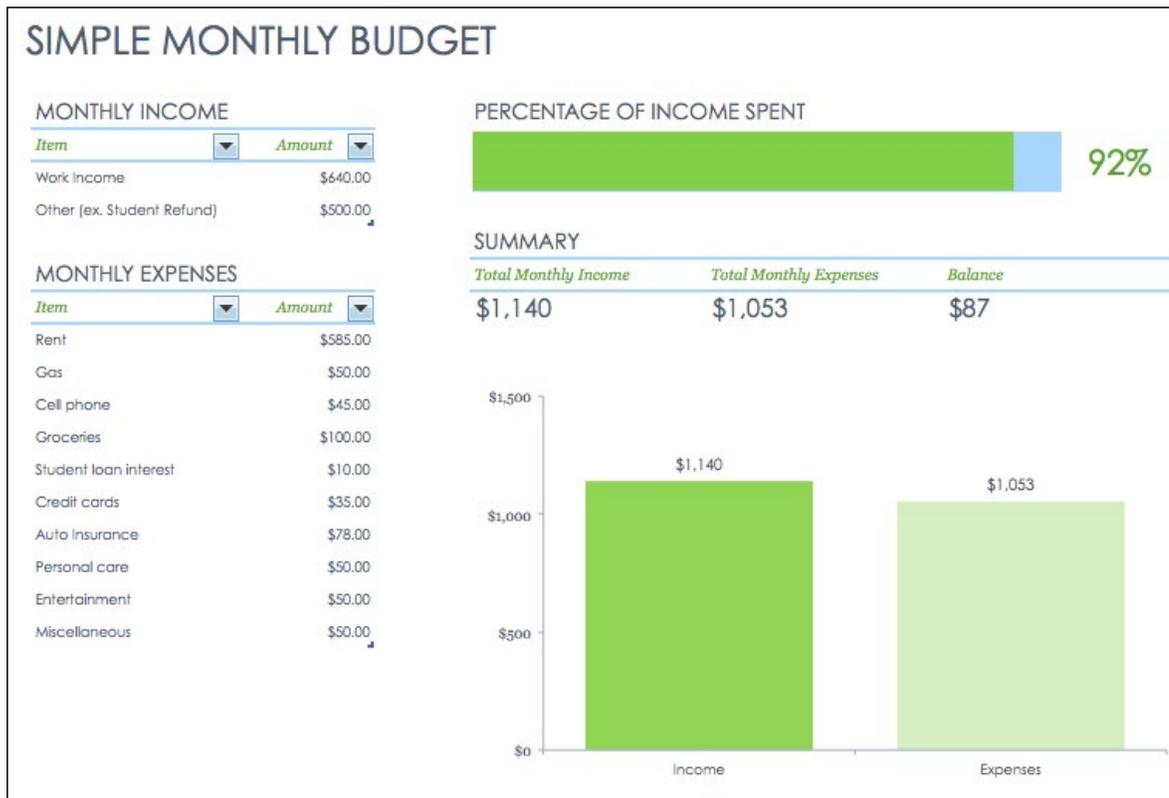
## MONTHLY BUDGET

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!





## MEET THE STAFF



### JEAN PHILLIPS

ASSISTANT DIRECTOR, SCHOLARSHIPS

“I have been involved with student financial aid for the last 25 years (21 of those years here at UNO). While it isn’t a career most seek, it is a truly rewarding one and I love working here. I am blessed to work with an incredible group of people in the office of Financial Support and Scholarships (FSS). I have worked with both the Perkins and Stafford loan programs, but have spent the majority of my time working with the scholarship programs here on campus.

I really enjoy getting to know students and watching them work toward and reach their educational goals. I have been able to witness a lot of forward progress and exciting growth during my time at UNO and can’t wait to see what the future holds for our students.

On a personal note, I have been married to my husband for almost 26 years and we have 3 children who have all spent a lot of time on campus from the child care center to campus and college classes!”

### WHAT UNO STAFF HAVE TO SAY ABOUT MRS. PHILLIPS:

“Jean is amazing to work with! Her focus is always on how to use our scholarship funds to help the most students possible. She’s a perfect example of a student advocate!”

*Brian Meints, Financial Support Coordinator, Office of Financial Support and Scholarships*

“I have been privileged to have the opportunity to work with Jean Phillips for over 15 years. She is the epitome of kindness and compassion. She conducts her duties as the Assistant Director of Scholarships in a method commensurate with the high ethical and moral standards of the profession of student affairs. Students, faculty, and staff all benefit from her knowledgeable assistance. UNO is fortunate to have individuals like Jean.”

*Angelia Turner, Associate Director, Support and Outreach*

“Jean is always positive, cheerful, upbeat, and willing to answer questions on things that might not be easily understood. She is truly a hard worker and it is a pleasure to have her in the FSS office.”

*Arnisha Collins, Counselor, Office of Financial Support and Scholarships*



## CONTACT US

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

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

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