



THE UNIVERSITY

The University of North Texas is a thriving university with a legacy of excellence in a broad range of academic areas. UNT is a student-centered research university and is the flagship of the UNT System.

The university stands as the most comprehensive in the Dallas-Fort Worth region, offering 93 bachelor's, 11 master's and 50 doctoral programs, many nationally recognized.

UNT is also one of the largest universities in Texas, enrolling more than 32,000 students. Founded in 1890, UNT takes pride in its diverse student body, outstanding faculty and professional staff.

Offering a traditional college experience at an affordable cost, UNT boasts an 18:1 student-faculty ratio and Division 1-A athletics.

UNT has more computers per student than any other public university in the Dallas-Ft. Worth region and has been named one of America's 100 Best College Buys for 10 consecutive years.

The university is located in Denton, a city of 100,000 people about 35 miles north of Dallas-Ft. Worth.

Student Money Management Center

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UNT Admissions

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AA/EOE/ADA
PS A007133A-8/09



Student Money Management
C E N T E R
UNIVERSITY OF NORTH TEXAS™

Isn't it time for you to be
In the Green?

STUDENT MONEY MANAGEMENT CENTER

Purpose

The Student Money Management Center (SMMC), an outreach program administered by the Division of Student Development, provides tools and solutions students need to achieve financial independence. There are no out-of-pocket costs to students for the center's educational services.

Staff members partner with students from their first day on campus through graduation to strengthen and expand their money management knowledge and skills. Students learn how to take an active role in planning a more secure financial future and understand that financial independence begins with financial responsibility.

At the Student Money Management Center students can:

- Talk to trained professionals and peer counselors in private consultations
- Learn how to create a personalized budget, track expenses, and make a commitment to savings
- Learn how to establish and manage credit
- Create a financial survival plan for college
- Prioritize spending habits to ensure financial aid refunds last from disbursement to disbursement
- Understand credit reports and credit scores
- Prepare for major purchases such as a vehicle or home
- Plan for tuition and fee payments
- Research on-campus and off-campus housing options
- Create a repayment plan for student loans and personal debt
- Access loan support for unanticipated emergencies
- Plan for expenses after college whether it's as a new professional or graduate school candidate
- Analyze job offers and benefit packages

Mission

The Student Money Management Center at the University of North Texas is committed to creating and maintaining a culture of financial empowerment among the student body through knowledge sharing, educational opportunities, personal consultations, and academic retention loan support.

Student-Centered Services

With the high costs involved with attending college, many students face financial challenges with budgeting and planning that can quickly turn these challenges into problems. Students often lack the knowledge and skills to successfully budget their money, time, and resources. UNT students – from freshmen to graduate students – have access to a wide range of SMMC services including personal consultations, workshops, online resources, and loan programs.

Personal Consultations

The highest level of personalized service students will receive at the SMMC is through individualized, confidential consultations led by either professional staff members or trained peer mentors. Students gain insight and clarity into all aspects of their personal financial lives by talking with one of our trained counselors or peer mentors.

Consultations provide students with a fresh, unbiased perspective as they explore options and opportunities to change behaviors and strengthen their decision-making skills. Students leave each consultation with a detailed action plan with realistic deadlines.

Workshops, Seminars, and Presentations

Throughout each academic semester, SMMC team members provide workshops, seminars, and presentations on a wide variety of money management topics. Each training opportunity includes plenty of practical tips and strategies students can easily apply to their own lives. An events calendar can be found on the center's website. <http://moneymanagement.unt.edu>.

Online Resources

Students can stay informed on personal financial and money management issues by visiting the SMMC website at <http://moneymanagement.unt.edu>. They can download articles, worksheets, schedule a personal consultation, apply for a loan, and view a calendar of workshops and educational events. Students are also given easy online access to In The Green CashCourse financial literacy resources.



Loan Programs

The center offers the potential support of loan programs for students facing unanticipated financial emergencies threatening their enrollment. Students must meet all eligibility requirements to apply for the loan programs.

An **Allan Saxe NT Green Loan** is a short-term, cash loan to help students address unanticipated expenses up to \$100. Only Denton-campus students are eligible to apply for this loan program. Students are eligible to receive two loans per semester.

A **Memorial Loan** is a short-term, needs-based loan that enables students to remain enrolled at UNT. Loans are available up to a set maximum determined each semester. Denton- and Dallas-campus students are eligible to apply for this loan program. Students are eligible to receive one loan per semester.

A **Bailey Legacy Fund Loan** is a short-term, needs-based loan to help Denton-campus students address unanticipated UNT-affiliated expenses threatening their immediate enrollment. Loans are available to a maximum of \$1,000. Students are eligible to receive one loan per academic year.

To learn more about SMMC programs and services stop by our office in Chestnut Hall, Suite 313, visit our website <http://moneymanagement.unt.edu>, or give us a call at 940.369.7761.