



UNITED TRIBES
TECHNICAL COLLEGE
LAND GRANT EXTENSION

UTTC LAND GRANT EXTENSION

UTTC Lifeskills Lessons – Money Matter\$

Lesson 1: Making Ends Meet at College

LS0001

FACT\$

- Students generally need money assistance while in college.
- Colleges offer Financial Aid. My college's contact is _____.
- Students have to ask for help and use every resource opportunity to gain what is needed.
- Student must have social security numbers and Tribal enrollment numbers to complete financial aid applications.

WORK & CLASSES AT THE SAME TIME!

Can I Afford to Work?

Credits	_____	Hours
Homework.....	_____	Hours
Athletics.....	_____	Hours
Sleep.....	_____	Hours
Family	_____	Hours
Hygiene (shower, hair, etc.)	_____	Hours
House (laundry, clean).....	_____	Hours
Food (shop, cook, eat).....	_____	Hours
Social	_____	Hours
Spiritual	_____	Hours
Cultural Activities	_____	Hours
Weekly Total	_____	Hours



“It makes no difference how low tuition is if the student has no source of funds to pay that tuition.”

James E. Rogers

Students without any family responsibilities or community obligations may be able to budget some time for a job. Most colleges offer “Work Study Opportunities”. Most of those opportunities are 10 hours a week or less.

Some students find employment with private businesses and schedule work hours on evenings or weekends.

Always remember, this is your adult learning time. Your college course schedule must be considered. You are paying tuition and each credit is one hour of your week and requires at least equal time for homework or study.

You know yourself, think about the time you need for sleep (recommend 8 hours in 24 hours), laundry, grocery shopping, meals, meetings, spiritual life, and social time. Will the week offer you enough time for a job and support success in all areas?

Each week gives us 168 hours. Do your time budget. Do you have enough time?

Sources to Pay for College

- Money put in savings as you grew up and planned for college
- FAFSA
- PELL
- Federal Student Loans
- Higher Education Support
- Tribal Stipend, grant or loan
- State grants or loans
- Scholarships
- Your college's Student Financial Aid Department
- [UTTC.edu](http://uttc.edu) (college website)
- Facebook announcing scholarships
- Grants requiring application
- Military veteran support
- Employment

RESOURCES

- Your College's Financial Aid Office
- <https://studentaid.ed.gov/>
- <https://www.saltmoney.org/home>
- https://my.uttc.edu/ICS/Student_Services/
- <https://www.collegesave4u.com/>



I will never forget everything I learned by applying for all those scholarships. It was hard, but I usually got some funds.

When it was time to get a job, I specifically looked in school districts where they would help pay my student loan off. It was such a blessing to get the loan and then to be rewarded for working and giving back to my community.

A Teacher



I remember paying monthly payments to the bank for my student loan for 10 years after I graduated. Whew, I made it! Monthly payments were small.

A Business Leader

One thing I learned about money for college was:



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MAKING ENDS MEET AT COLLEGE

OBJECTIVES:

1. To provide an opportunity to discuss current costs of college and options to pay those costs.
2. To ensure students and families are aware of the FAFSA process.
3. To discuss pros and cons of employment during college for each individual.
4. To learn how and why to connect to college financial aid and academic advisors.

PROCEDURE:

1. Write objectives on the board.
2. Distribute Money Matters Lesson 1 Talking Sheet.
3. Ask for a volunteer to open session with a prayer, announce a moment or verbalize a short (2-3 sentences) prayer to thank the creator for the opportunity to learn.
4. Guide discussion relating to “important words” (based on teacher created list) for successful financial aid.
5. Introduce speaker or audio visual selected for this lesson.
6. Guide students in developing a time budget and critical thinking relating to employment.
7. For audiences who are not currently enrolled in college, facilitate discussion on topics relating to higher education costs, options for saving for children or grandchildren, etc.

RESOURCES FOR INSTRUCTION SUPPORT:

1. UTTC Extension Money Matters Lesson 1 Talking Sheet
2. Potential speaker from campus financial aid department, Extension Programs, and/or lending agency
3. Audiovisual https://www.youtube.com/watch?v=K8JuaYVJ_LE
4. Audiovisual <https://www.youtube.com/watch?v=6YrzbzVvc8Q>
5. Instructor prepared list of “Important Word” and their definitions, i.e. FAFSA, PELL, State grants, tribal higher education departments, 477 funding, Bank of North Dakota savings options, etc.
6. Bank of North Dakota website <https://www.collegesave4u.com/>
7. College Financial Aid Department Extension - UTTC = 221-1399

TIME:

50 minutes



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Presenter(s): _____

Date: _____

On a scale of 1 to 5, with 1 being least confident and 5 being most confident, please circle one per question.

Not Confident

Very Confident

Please rate how confident you are in knowing college costs

1 2 3 4 5

Please rate how confident you are in having a plan to pay college costs

1 2 3 4 5

Please rate how confident you are in understanding the FAFSA process

1 2 3 4 5

Please rate how confident you are in your time budget

1 2 3 4 5

Please rate how confident you are in accessing advice for college success

1 2 3 4 5

New things I learned or understand better because of the lesson

Comments

EVALUATION