



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.utt.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:
