# **UTSA Resources**

#### **One Stop**

The One Stop Enrollment Center assists with all questions related to financial aid, undergraduate admissions and registration.

- onestop.utsa.edu
- 210-458-8000

### Scholarship Hub

The UTSA Scholarship Hub is the place for students to find various scholarship opportunities available to apply to, including the Scholarship Hub's General Application.

• onestop.utsa.edu/hub

#### Center for Military Affiliated Students (CMAS)

The UTSA Center for Military Affiliated Students proudly serves over 5,000 service members, veterans and their families so they may achieve their educational goals.

- cmas.utsa.edu
- 210-458-4540

#### **Career Center**

The mission of the UTSA University Career Center is to assist all Roadrunners in discovering, pursuing, and achieving their unique career goals.

- careercenter.utsa.edu
- 210-458-4589

#### **Roadrunner Pantry**

The Roadrunner Pantry provides students struggling with food access and insecurity access to nutritious food. It is open to all students with a valid UTSA ID.

• utsa.edu/studentunion/roadrunnerpantry

# UTSA Office of Financial Success

### Who we are

The goal of Financial Success is to help reduce the financial stress for students by providing them with comprehensive resources to manage all of their finances.

### What we offer

#### Workshops/Appointments

- Financial Aid Application Assistance
- Budgeting & Saving
- Understanding Student Loan Repayment
- Life after College

#### **Online Courses**

- Loan Guidance
- Earning Money
- Debt and Repayment
- And More!

#### Individual Appointments or Request Workshops

By email at financial.success@utsa.edu

Online Courses are provided by The University of Texas at San Antonio and Inceptia via their online program, Financial Avenue for no costs to students.







# GUIDE TO Financial Success



UTSA Office of Financial Success financial.success@utsa.edu onestop.utsa.edu/financialsuccess

# Money Management

#### **Budgeting Tips**

- 1. Know your income
- 2. Understand needs vs. wants
- 3. Review your spending habits
- 4. Create spending and savings goals
- 5. Start tracking your current spending

### Loan Responsibilities

- Establish a budget to determine the amount of loans needed
- Federal loans are usually preferable to alternative loans.
- Borrow money for needs and not wants
- Keep track of the amount you borrow at *studentaid.gov*

#### **Credit Score**

The FICO score can range from 300-850. It is a numerical prediction of how risky it might be to lend to you to obtain a credit card or purchasing a car or house.

- How to protect your credit score
- Pay your bills on time
- Keep your balances low
- Only apply for and open new credit accounts as needed
- Pay off debt rather than moving it around

#### You can start building credit in college!

Good credit doesn't happen overnight

# Your Spending Plan

Income	Estimate	Actual
Refund Check		
Work Income		
Parent Contributions		
Other		
Fixed Expenses	Estimate	Actual
Rent		
Internet/Cable		
Loan Payment		
Car Payment		
Insurance		
Emergency/Money/Savings		
Other		
Variable Expenses	Estimate	Actual
Groceries		
Cell Phone		
Gas/Transportation		
Electricity/Gas		
Water/Sewage/Garbage		
Credit Card		
Books/Supplies		
Entertainment		
Clothing		
Dining Out		
Travel/Vacation		
Bank/ATM Fees		
Doctor/Dentist/Medicine		
Pet Expenses		
Other		
Summary	Estimate	Actual
Total Income		
Total Expenses		

Balance

# Financial Aid

### **Check List**

- □ Complete your FAFSA or TASFA
- $\hfill\square$  Apply for scholarships
  - UTSA Scholarship Hub
  - Outside Scholarships
- □ View Financial Aid status in your myUTSA Account

### **UTSA Scholarship Hub Tips**

- Submit the General Scholarship Application
- Check the scholarship hub regularly as scholarships are added weekly
- Proofread applications and essays
- Click on the "Opportunities" tab to view additional UTSA Scholarships along with Outside Scholarships

### **Financial Aid Myths**

## My family makes too much money for me to qualify for aid.

• FALSE: There is no income cut-off limit for financial aid.

#### The FAFSA is too hard to fill out

• FALSE: The FAFSA is easier to fill out than ever!

#### I have to pay my loans as soon as I graduate.

- FALSE: Most student loan servicers offer a grace period before you make your 1st payment. Income based repayment plans are also available. (Contact your loan servicer for more information)
- For more information about UTSA Financial Aid, please visit onestop.utsa.edu/financialaid