

## **It Just Got Real: Case Examples from UNG, UNT and TTU**

### **First Generation Student**

Sierra is the first person in her family to go to college. Unfortunately, after the death of her parents, her aunt and uncle spent her college fund. She has traveled across the country to attend college, but is worried about her younger sister still living with the aunt and uncle. It appears that her sister is being mistreated. Sierra is excelling academically, but is lonely and conflicted. How would you help Sierra?

### **The Non Budgeter**

Student is business major, single, and not employed. Student's current level of stress about finances is a 4/10, and the student felt average about their ability to set and reach financial goals, maintain a budget, and manage credit and/or debt. Student felt below average when it comes to creating a budget. The student's main concerns were money management/budgeting and setting up a savings plan. The client came to set up a plan to budget better. The client never exceeds his/her budget, but s/he doesn't want to be cutting it close at the end of the month anymore. S/he also wants to ensure that he has enough money to start regularly saving for the future. How would you help this student?

### **Non Traditional Student**

Stacie is a full time student who recently took early retirement from the U.S. Post Office. She is working towards a degree in sociology and plans on a second career in social services. She is a mother of two college age children. Stacie's monthly income is around \$2000. Her mortgage is almost paid off, but she owes around \$16,000 in credit card debt along with her other monthly bills. Stacie is taking her full aid package, but still barely gets by and sometimes skips meals to save money. How would you help Stacie?

### **Close to Homeless**

Tracie is a post Baccalaureate student seeking a second degree. She has been in and out of the work force for the last decade and has acquired over \$3,000 in credit card debt, \$20,000 in student loans from her first degree and an auto loan with a balance of \$11,000. She has a part-time wilderness teaching job which provides some income during the spring and summer, but is still relying on her credit cards and new student loans. Stacie has attempted to cut her expenses by rooming with a family from her church, but she lives 70 miles from campus so gasoline is a major expense. Stacie wants a plan to start getting out of debt. How would you help Tracie?

### **Study Abroad Student**

Shan'an wants to study abroad and has picked the Semester at Sea program (which costs about \$24K). Her parents refuse to offer any type of financial support and she has about \$3K in savings. She has been accepted into the program, but is struggling to find money to pay the first installment payment, which is due in thirty days. How would you help Shan'an?

### **Wants to Know About Credit Cards**

The client is a Human Development and Family Studies major currently employed part-time, bringing in about \$500 per month. When assessing their current money management skills they felt they fell below average in almost every category. On a scale of 1-10, they assessed their current stress level as a 10.

Coming into the meeting they indicated that they are most concerned with money management/budgeting, and wanting to establish credit. Client is currently overspending; has exhausted student loans, car engine went out, and has medical bills following her. They were denied for a loan for their car. She wanted to know about building credit and the pros and cons of credit cards, as her parents are strongly opposed to them.

### **Maximum Stress Level**

The client is a master's student of interdisciplinary studies, single, and employed full-time. Client is currently employed as a museum professional, and his/her take home pay is 1900/month. The client's current stress level regarding finances is very high, and the student rates himself as being below average in his abilities to set and reach financial goals, maintain a budget, and manage credit and/or debt. The student rates himself as being average in his ability to set a budget. The client's main concerns are credit report questions, being behind on monthly payments, and having too much debt. The client came in because he felt overwhelmed by the debt he has accumulated over the past few years. The client listed all of his lines of credit and outstanding debt, as well as all of his credit reports. The client also expressed concern about being harassed by creditors, and that it was causing much distress. Lastly, the client mentioned that he is transgender, and now identifies as male. It is possible that the large amounts of debt could stem from his ongoing procedures. How would you help this client?

### **International Student**

Blessing is an international student from Liberia. When she first arrived in the United States, her parents were able to support her financially. Unfortunately, her family's village was evacuated due to an Ebola outbreak. Her family has used all their savings to rebuild their business in another city. Blessing's parents are no longer able to support her and she has no money of her own to finish her last semester. How would you help Blessing?

### **The Good Girl**

Angel is a traditional college sophomore with good grades living on campus. Her parents want Angel to graduate debt free, and pay for all her bills while in school along with providing a \$25 monthly allowance. Angel is very thankful and respectful of the gift her parents have given her and she would like to avoid having to ask her parents for any more money. Angel works a summer job and has \$3000 in savings from past summers. How would you help Angel?