



## Fees?

Does your student know how many free services are available on campus through their student fees?

A small sampling of free on-campus resources includes:

- DVD checkouts through the Media Library.
- Working out and swimming at the Student Rec Center.
- Rides on campus and in the community on DCTA buses.
- Free performances in the Student Union.
- Tutoring through the Learning Center.
- Legal advice through the Student Legal Services.
- 6 counseling sessions each semester at the Student Counseling Center.
- Seeing a doctor at the Student Health Center.
- On-campus employment job bank through the Career Center.
- Admission to on-campus athletic events.
- Access to a network of computer labs.

And much more....

- Especially the programs and services of the Student Money Management Center!!



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Financial independence begins with financial responsibility.™

# Money Busters

As students progress through their education at UNT, they need to be aware of many common money management “potholes” that could cause them to spend more money (and time) than they had planned in order to realize their goals and dreams as graduates:

**Waiting to decide on a major.** Not committing to a major after the freshman year can cause students to take courses that will not apply to their final major selection.

**Repeating a class.** While the university has a limited grade replacement policy, students will find college more difficult and demanding than high school. The Learning Center is an on-campus resource helping students identify their learning styles with programs and tutors.

**Dropping a course after the refund date.** Students can download the academic calendar from the university’s website. Of special note are the drop dates and respective penalties for late payments and financial aid reversals as each semester progresses.

**Not meeting satisfactory academic progress.** Students will be placed on academic probation and possibly be restricted from receiving financial aid if they do not meet satisfactory academic progress.

**Parking tickets.** A big money “pothole” for some students! The university observes strict parking regulations and permit adherence. Parking permits can be easily purchased allowing parking in designated lots across campus. After hours privileges vary from lot to lot, so students need to pay special attention to parking lot regulations and observance hours.

**Overdraft charges.** Students needing help to strengthen their money management skills can visit the university’s Student Money Management Center, where a team of staff members and students works with students to strengthen and enhance their personal finance knowledge and skills.

**Housing late fees.** Students living on campus often do not realize the university’s housing and tuition systems are paid separately. All students living on campus are responsible for ensuring that their housing payments are made by set deadlines each semester.

**Buying text books late.** Students who procrastinate in purchasing their text books often pay higher prices due to limited supplies. Students can find a list of all required text books for their courses from the Campus Bookstore link on the university’s website and then research buying and renting alternatives to save money.

**Not paying bills.** Students are expected to review their student accounts often to ensure payment of all debt obligations occur by each semester’s payment deadlines. A debt obligation greater than \$199 between academic years will restrict a student from receiving financial aid until the debt has been paid. Student failing to pay their bills and fees owed to the university will result in additional financial penalties, blocks, and possible release to a collections agency.