Managing Money: Resources
CFC Services
Our Services

Workshops

Financial Relief

One-on-One Financial Consultations

Tax Assistance

Additional Resources
BUDGET
Elements of a budget

- Needs: 50%
- Wants: 30%
- Savings: 20%
# Tuition

1. Select the relevant "Residency Status" and "Hour Category" from the drop-down menu.
2. Enter the number of credit hours you are taking.

## Residency Status

<table>
<thead>
<tr>
<th>RESIDENCY STATUS</th>
<th>HOUR CATEGORY</th>
<th>NO. OF CREDIT HOURS</th>
<th>TUITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident</td>
<td>15-18 credit hours</td>
<td>15</td>
<td>$2,709.00</td>
</tr>
<tr>
<td></td>
<td>1-14 credit hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>16-18 credit hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt;18 credit hours</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Fees

* See the adjacent pie chart to find out more.

1. Select the relevant "Residency Status" and "Hour Category" from the drop-down menu.
2. Enter the number of credit hours you are taking.

## Tuition Differential

* This funding goes towards special college needs.

For example, McKinnon Center for Management, the new business building was partly funded by Business student’s tuition differential.

1. Use the table below to determine cost.

<table>
<thead>
<tr>
<th>COLLEGE</th>
<th>PER HOUR, BLOCK FROM 15 TO 18</th>
<th>PER HOUR, BLOCK FROM 12 TO 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anderson School of Management (majors and pre-majors)</td>
<td>$10.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Emergency Medical Services</td>
<td>$5</td>
<td>$60.00</td>
</tr>
<tr>
<td>School of Engineering (majors and pre-majors)</td>
<td>$15.00</td>
<td>$15.00</td>
</tr>
<tr>
<td>College of Nursing</td>
<td>$185.00</td>
<td>$185.00</td>
</tr>
</tbody>
</table>

2. Enter the calculated cost in the highlighted box.

## Upper Division Premium

* This premium is charged to maintain faculty for the upper division classes.

1. Enter the number of upper division credit hours (300 or 400 level) you are taking.

<table>
<thead>
<tr>
<th>UPPER DIVISION COURSE PREMIUM</th>
<th>NO. OF CREDIT HOURS</th>
<th>PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 per hour</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Mint app

- Overview
- Budgets
  - November 2014: $45 Left
  - Gas & Fuel: $164 Left
  - Education: $250 Left
  - Groceries: $48 Left
  - Restaurants: $78 Left
- Spending
  - Groceries: $438
  - Credit Score: 801
- Credit Usage
  - 32%
EVALUATE
Increasing Income

**FAFSA**
- fafsa.ed.gov

**SCHOLARSHIPS**
- College/Major
- Resource Centers
- ASUNM

**JOBS**
- On campus vs. Off campus
- unmjobs.unm.edu

**STUDENT LOANS**
- Subsidized vs. Unsubsidized
Cutting Back on Expenses
**Laptops**

- The University is allowing students to check out laptops on need-based basis. Preference is given to students who are Pell eligible.
- Dane Smith is still operating its computer lab.

**Wi-Fi**

- The University is still operating its network.
- On campus students who had to move off campus received a stipend to help with technology costs.
- The city of ABQ is offering free Wi-Fi Hotspots “COAFreewireless”
- Comcast and Century Link are offering deals to new customers and increasing speeds of current customers.

**More Information:**

- [https://at.unm.edu/coronavirus/student-tech-access.html](https://at.unm.edu/coronavirus/student-tech-access.html)
- Utility Companies are not cutting off service due to no payment.

- Many motor insurance companies are issuing refunds on premiums. If you haven’t received it or are curious if you are eligible, call your car insurance company.

- The New Mexico State Supreme Court ordered a temporary halt on most evictions.
  - This will only be for non payments.
  - This does not mean that your landlord won’t evict you. It just means a judge will hear your case and if they believe it fits the guidelines, they will not legally enforce the evictions.
  - New Mexico Legal Aid will offer free or reduced legal services to those in need during this time. ([https://www.newmexicolegalaid.org/](https://www.newmexicolegalaid.org/))

- Cares ACT signed into Federal law allows homeowners to delay mortgage payments.

- Be careful! As of now, there is no concrete plans for bill forgiveness. When this is all over, the full amount you owe may become due.
The Lobo Food pantry

- Mondays from 1:30-3:30p
- Walk up or drive up only
- University Advisement & Enrichment Center Parking Lot

Road Runner Food Bank

- Offering food donations at their warehouse or mobile community locations
- They are operating a mobile location at UNM South Lot on Fridays in UNM SOUTH LOT from 8-10 am
- Other locations and more information is available at [https://www.rrfb.org/find-help/find-food/](https://www.rrfb.org/find-help/find-food/)
Gas Prices Near Albuquerque, New Mexico

7-Eleven
1010 Yale Blvd SE
Albuquerque, NM
$2.31

Chevron
1301 Broadway Blvd SE
Albuquerque, NM
$2.69

7-Eleven
1517 Gibson Blvd SE
Albuquerque, NM
$2.35
Smith’s

- Grocery shop at Smith’s to get points toward fuel.
- Get up to 30 cents off per gallon!
- Sign up with your phone # in stores.
SAVE
Apps to make saving easier

Qapital
DIGIT
Acorns
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