

# COHEAO

Coalition of Higher Education Assistance Organization



## October Financial Wellness Newsletter



### YOUR MONTHLY NEWS & UPDATES



#### **Funding Your Financial Wellness Program**

For many program coordinators and directors having a budget for a successful financial wellness program can be a big challenge. If you've considered writing a grant or have a grant writer who sails through most of their proposals effortlessly because they are good writers, the budget can be a nail-biter. However, knowing some basic principles of writing grants, such as how to present the costs of your project, can make writing a grant less stressful.

If numbers are not your forte, be sure to get help from your business office or accountant. Never go it alone when it comes to grants. In fact, assemble a team of people from those who are responsible for programs, your business people, and human resource staff. You're going to need all of them.

Review the guidelines from the funder and use the budget categories provided. Remember that budget costs must be both "reasonable" and "allowable and allocable."  
Heidi J. Kramer

#### **[General Grant Program](#)**



#### **Upcoming Events**

#### **COHEAO's November Webinar: Winkie Crigler, Executive Director of the Student Loan Servicing Alliance (SLSA)**

There is an ongoing debate between the Department of Education and State Attorneys

General on whether or not states have the ability under law to pass these regulations. The Department issued a memo earlier this year that federal law preempts state law regarding student loan servicing since many of these companies operate under a contract with the federal government. SLSA has sued the District of Columbia on federal preemption grounds over its attempt to license and regulate federal student loan servicers. And there is other litigation involving individual servicers in which the issue of federal preemption is being raised.

[Register](#)

## Save the Date: COHEAO Annual Conference & 2nd Annual Financial Wellness Summit

- Monday January 28, 2019 - Wednesday, January 30, 2019.
- Tuesday January 29, 2019 - Starting with a Networking Lunch leading us into the Financial Wellness Summit

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### Explore the Data

The interactive web tool below allows the user to see how much college graduates earn by 15 major groups and 137 detailed major subgroups nationally and within states. State data is available only on the interactive tool below. We found that among college graduates with the same majors, earnings vary by state.

Explore Earnings by State

Select a state below.



[Read More](#)



### Budgeting Unexpected Expenses

You do your best to meet life's little challenges. But every once in a while, an unexpected emergency expense sneaks up and takes you by surprise. And without a plan to pay for unanticipated costs, financial stress can start to take a toll.



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### Report Highlights Top Financial Literacy Barriers for Low-Income, First-Gen Students

Low-income and first-generation college students face several obstacles when it comes to navigating how to access and pay for a higher education. A new report from the National Association for College Admission Counseling (NACAC) and PwC US found that several of those barriers stem from access to counseling, as well as financial aid knowledge among school counselors and college admission professionals.

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