I spoke with Andrea Pellegrini, Assistant Director of USFSCO’s Student Money Management Center (SMMC).

**Question:**
Can you tell me a little about your role and what interested you in the position?

**Answer:**
I currently run the Student Money Management Center for the system. I started as a grad student employee in 2010. The job was largely appealing because it was on campus, but I have always had a passion to help people and this job really allows me to do that. Since I first started SMMC, it has gone through a lot of changes. The primary services we offer today are:

- Online outreach
- Research and assessment of the needs of target student populations
- Educating staff, faculty, and families help with retention
- Helping students and staff become more financially knowledgeable and help support building positive habits
- Bi-weekly e-newletters to staff, students and their families
- Conduct statewide webinars that are available to the public

For more instructions on how to enroll in these and other SMMC courses please review the instructions on how to enroll in a badge course.

**Question:**
When it comes to financial wellness what are some of the most important things people should be paying attention to?

**Answer:**
It’s critical that whenever you start planning you should first establish some goals. At SMMC, we encourage the use of S.M.A.R.T goals:

- **Specific**
- **Measurable**
- **Attainable**
- **Relevant**
- **Time-Based**

The S.M.A.R.T goal framework is used in both of the above learning modules. It is also important to get organized before you meet with a financial planner so you can make the most out of your conversation. Things you can do to get prepared are:

- Find out about all your accounts
- Find out about all assets you have
- Find out about all your debt
- Review all of your credit history*

**Question:**
What type of resources do System Office Employees have at their disposal that they should be taking advantage of?

**Answer:**
First, make sure you are maximizing the benefits and discounts you get with your I-card. It is also important that you review all of your university benefits and make sure you are getting the best benefits. This is particularly important when you have a spouse who may have better benefits or vice-versa. And the one that gets overlooked the most is the university qualifies as a public service loan forgiveness employer. This program will help employees of the university with their outstanding student loan debt.

**Question:**
There are so many ways to educate yourself about financial health. Do you have any recommendations on ways to learn about financial health and are there resources at the university we can utilize?

**Answer:**
There is a tremendous amount of information out there, the key is to find the information that is unbiased. The following links are excellent examples of unbiased places to find financial information. Additionally, the University of Illinois Extension Financial Education has a blog and podcast you can subscribe to.

- Consumer Financial Protection Bureau
- Federal Trade Commission
- IRS tax tips
- U of I Ext. Financial Ed