

UPCOMING DATES

Nov. 10 th	Payment Due Day for October Statement Charges
Nov. 11 th	SFS is closed in honor of Veteran's Day. Thank you to all of those that have served!
Nov. 27 – 28 th	SFS is closed for Thanksgiving. Happy Thanksgiving!
Dec. 1 st	Students attending Winter Quarter 2014 should have turned in notifications of outside scholarships and have their financial aid file completed.
Dec. 5 th	<u>Payment Plan</u> <u>Applications</u> for Winter Quarter are due.
Dec. 12 th	Payment Due Day for November Statement Charges
Dec. 22 nd	First billing statement for winter available online (due January 16 th)
Dec. 25 th – Jan. 1st	
	SFS Christmas Closure. Merry Christmas and a Happy New Year!
January 1 st	The <u>FAFSA</u> is available for the 2015-16 school year.

Happy Autumn!

We are excited to bring you issue #13 of *Money Matters*. There is so much to share with you!

As you gather together this holiday season and conversations about your experience at SPU arise, please know that we are here as a resource for any questions or concerns you have.

Wishing you & your family a wonderful holiday season!

- Your Friends in SFS



Did you miss the opportunity to sign up for the

Payment Plan

in August? You can sign up for winter quarter through **DECEMBER 5**th!

thank

@spusfs

#sputhankful

Details are available on our website.

Tell us what you are thankful for this year, on Twitter, using the info to the left by NOVEMBER 24th. Best submission wins a prize!

issue 13

Fall

In This Issue

- Payment Plan Reminder
- Twitter Contest
- Scholarship/Loan Information
- Working During Break
- Tips For 2015-16

Ne're Open! Monday - Wednesolay, * Iriday 9am to 4:30pm Thursdays 9;30am to 4;30pm

Additional Aid Resources

Scholarships

If you're looking for more aid for next year, why not try applying for some outside scholarships? November – March is the BEST time to apply for scholarship for this upcoming year (2015-2016)!

Scholarship Highlights:

A Better America Scholarship Program

\$1,000 award Deadline: December 31, 2014 Open to all students who are currently enrolled in, or plan to be enrolled in college.

Best Price Nutrition and Health Scholarship

\$1,000 award Deadline: December 31, 2014 Open to all full time college students in the United States.

Also visit the following websites for scholarship information: www.thewashboard.org www.fastweb.com www.collegeboard.org

Loans

There are several loan options to help with costs that are not covered by your financial aid!

<u>Alternative loans</u> can be applied for by any student through the lender of your choice, however having an established, good credit history is required.

Parents of dependent undergraduate students can apply for the *Parent PLUS loan*, which is a Federal, fixed interest rate loan with deferment options.

Similarly, graduate students can apply for the <u>Grad PLUS</u> <u>loan</u>, which is a Federal, fixed interest rate loan with deferment options.

For the most comprehensive information about

student loans, please visit mmm.

Working Over Break?

If you have a work study position and your employer allows, you can work up to 40 hours per week!



If the your FAFSA as close to January 1, 2015 (when it becomes available) as possible, to be considered for the most aid possible!

Don' \mathcal{T} file your <u>FAFSA</u> after the priority deadline. Your aid will be much lower and you will be sad. You can view priority deadlines <u>here</u>.

O apply for as many outside scholarships as possible using our website, search sites, and your best friend - Google! November – March is the best time to apply for the next year.

Don'*C* forget to ask our office any questions you have! If you have special circumstances and need help – we are here to help!

