UPCOMING DUE DATES

Nov. 26-27th  SPU is closed for Thanksgiving

Dec. 1st  Students attending winter quarter should turn in any outside scholarship notifications and financial aid requirements

Dec. 4th  Payment Plan Applications for winter quarter are due

Dec. 9th  Payment Due Day for any November charges

Dec. 23rd  First billing statement for winter quarter available online

Dec. 26th  Winter quarter financial aid begins disbursing

Dec. 25th- Jan. 1st  SFS is closed for Christmas break

Jan. 1st  FAFSA is available for 2016-17 school year

Jan. 5th  First day of winter quarter – welcome back!

Jan. 11th  Last day to drop classes and receive 100% refund

Jan. 12th  Payment Due Day for winter quarter charges

Happy Fall!
The leaves have fallen and we are nearing the end of fall quarter. Welcome to issue #17 of Money Matters!

We hope that the first quarter of 2015-16 has been great and we want to let you know that we are thankful for all of you!

With Thankful Hearts,
- Your Friends in SFS

Did you miss signing up for the Payment Plan during fall quarter?

GOOD NEWS
You can sign-up for winter quarter

DUE 12/9
Sign up through Banner
Break Tips

1. File your FAFSA as soon as possible following when it becomes available on January 1st at www.fafsa.gov.

2. Apply for as many outside scholarships as you are able to! We have a couple listed in this email that might get you started! Go to www.spu.edu/sfs for more opportunities.

3. If you have a work study job - you can work up to 40 hours while on break if your employer allows.

4. Enjoy yourself a little.

SCHOLARSHIP HIGHLIGHTS:

- **Caring.com Student-Caregiver Scholarship**
  - $1,500
  - Submit application
  - Open to all students who are in a caregiving role
  - Deadline: December 31, 2015
  - Information online

- **McMillen Foundation Visual Arts Scholarship**
  - $25,000
  - Submit application on website
  - Open to all visual arts majors
  - Deadline: May 06, 2016
  - Information online

Also visit the following websites for scholarship information: 
[www.thewashboard.org](http://www.thewashboard.org)  
[www.fastweb.com](http://www.fastweb.com)

LOANS

Do you need help covering your owing balance? There are supplemental loan options that can help!

**ALTERNATIVE LOANS** can be applied for by any student through any participating lender; 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 **GRAD PLUS LOAN**, which is a Federal, fixed interest rate loan with deferment options.