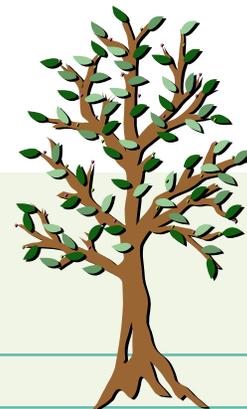


# Stall Street Journal



## Welcome Back to School!

The start of school can also mean spending money for college books, supplies, clothes, shoes, dorm room decorations and furniture. This can be costly! The PSU Financial Aid Team has some saving tips for you:

1. Shop at home! You might have clothes in the back of the closet or notebooks from last year half-used!
2. Make a list of what you need and budget. Keep to 'the budget' when you're shopping!
3. Check online sites for coupons (groupon.com, etc.); if you 'Like' a product on Facebook you can often receive promotions and discounts!
4. Check out second-hand stores. They can be a hit or miss, but if you find something you might find it at a wonderful price!

## Scholarships!

Citizens Bank has a fantastic opportunity: "A Good Citizen Scholarship!" Visit [citizensbank.com/scholarship](http://citizensbank.com/scholarship) and submit your essay, or video, by Sept. 16, 2011.

NHHEAF's "Take it to the Bank Scholarship" last drawing is the end of September. NH Residents should apply for a chance to win \$1000! Visit [NHHEAF.org](http://NHHEAF.org) **GOOD LUCK!!**

## SAVE-the-DATE

**PS-U** Want to be a Millionaire Game Show!

Test your Financial Knowledge and win **Fantastic Prizes!**

**Where: HUB Hage Room**

**When: Wednesday September 28 6pm-8pm**

**Come Visit the PSU Financial Aid Team!**

Garden level of Speare Room 108

**Open: Mon, Tue, Thurs & Fri-8:30am-4pm**

**Wed-10am-4pm**

## Refunds

**Will you be using your refund to help pay for books before school starts?**

To learn more go to: [plymouth.edu/bursar](http://plymouth.edu/bursar) and click on Flexcash purchases. **Click on the 'Request a Refund' button on your online bill by 4pm on Sept. 6th to receive your refund by Sept. 9th.**

### **"Do you really need your refund?"**

If your refund is the result of a loan and you do not need it for books, supplies, or rent (etc..) ask the PSU Financial Aid Team to send some (or all) of the refund back to your lender! Save yourself a huge (and unhappy!) surprise down the road when you receive your first student loan bill! For most loans, interest starts accruing when the school receives payment...so not only will you have to pay back what you originally borrowed, but you'll owe even more! Give yourself a gift...minimize student loan debt today!!

### **Dropping a Class? Be aware of potential consequences!**

- Dropping below full-time (less than 12 credits) may impact current and future financial aid eligibility.
- If dropping below 12 credits, contact the Vice President of Student Affairs Office to request a change in your status to part-time.
- Students must meet Satisfactory Academic Progress. Failure to meet these standards will result in a loss of your financial aid eligibility.
- The time-frame for financial aid eligibility may not exceed 150 percent of the educational program (bachelor – six years).
- There are maximum federal loan limits for undergraduate students.
- Students need to average 15-16 credits per semester to graduate in four years. Speak to your academic advisor first, or the Academic Advising Center, to create YOUR four year plan!
- Summer and Winterim terms are great for "catching-up" or "getting ahead".
- Registering for an overload (more than 17 credits) will generate additional tuition charges. Contact the Bursar's Office to discuss payment arrangements.