

CREDIT SCORE TIPS

- PAYMENT HISTORY ACCOUNTS FOR 35% OF YOUR CREDIT SCORE—**ALWAYS MAKE TIMELY PAYMENTS!**
- NEVER USE MORE THAN 30% OF YOUR CREDIT LINE ON A CREDIT CARD.
- CANCELLING A CREDIT CARD CAN DECREASE YOUR CREDIT SCORE UP TO 15% FOR A PERIOD OF TIME.

FAMILYCIRCLE.COM JULY 2012

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VISIT THE PSU FINANCIAL AID TEAM IN THE GARDEN LEVEL OF SPEARE, ROOM 108!!!

STALL Street

Refunds

- To learn how to use your refund to pay for your books before schools starts, visit the Student Account Service's website at plymouth.edu and click on flex-cash purchases.
- Request your refund by clicking on the 'Request a Refund' button on your online bill by **4pm on Sept. 11th and you will receive your refund on Sept. 14th.**

Do you 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 your first student loan bill arrives!

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!!**

Welcome Back to PSU!

Needs Tips for Finding Employment on Campus?

- Start your search as early as possible
- Check departments within your major or minor
- Check campus contacts, ie: professors, coaches, orientation leaders, administrative personnel, etc...
- Ensure you have your course schedule with you when meeting with departments!

Visit the PSU Financial Aid Team webpage for information about student employment! bit.ly/Pr5XB8

Things to consider when dropping a class?

- **Dropping below full-time (less than 12 credits) may impact current/future financial aid eligibility.**
- If dropping below 12 credits, contact the VP of Student Affairs Office to request a change in your status to part-time to save costs.
- Students must meet Satisfactory Academic Progress. Learn more at bit.ly/NRutgE

- 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. bit.ly/NxIhID
- Students need to average 15-16 credits per semester to graduate in four years. Speak to your academic advisor first, or contact the PSU Academic Advising Center to create YOUR four year plan!
- Summer and Winterim terms are great for "catching-up" or "getting ahead".