

Academic Calendar Highlights

Annually (by month)

Academic Year = Summer, Fall, Winter, Spring
Limited-entry program application - see web site

Jan	Winter term begin FAFSA (As soon as possible preceding academic year; may use estimated taxes) Apply for Scholarships
Feb	Apply for Scholarships Graduation application
Mar	Winter term end Scholarship Deadlines
Apr	Spring term begin Federal/State tax filing deadline
Jun	Spring term end Graduation
Jul	Summer term begin
Sep	Summer term end Fall term begin
Oct	Scholarship essay preparation
Nov	Scholarship essay preparation
Dec	Fall term end Scholarship essay preparation Gather annual income information for FAFSA

11-Week Quarter/Term (by week)*

Pre-Registration = see *Schedule of Classes*

Pre-	Academic advising (continuing) 1-Financial aid awards on student accounts 1-Bookstore charging against financial aid
1	Bookstore charging against financial aid Fri.-Book Allowance Request
2	Bookstore charging against financial aid Add/drop deadline Payment/Installment deadline Fri.-5pm-Finalize term enrollment Fri.-5pm-Aid adjusted to match eligible enrollment Sat.-initial refund checks mailed
3	Withdraws begin
5	1st disbursement of loan for first-time-borrowers
6	*50% (mid-point)-2nd disbursement of single-term loan 1st installment payment due
7	61%-Eligible aid is 100% earned if still enrolled
9	Last installment payment due Loan application deadline
10	Mon. -Withdraw deadline
11	Finals Book buy back
Post-	SAP for financial aid recipients reviewed Refund checks not mailed during SAP

*Summer quarter/term is 8 weeks. Therefore, activities in weeks 6-11 are adjusted accordingly.

Where's my money?

College is a significant investment; one that deserves careful planning. Accurately anticipating how much and when you'll have access to financial resources, as well as knowing what expenses you'll have and when payment is due, are both essential to effectively managing your money. To anticipate institutional charges, refer to the **Tuition & Fees** insert. To be familiar with payment due dates and other key deadlines as they relate to your enrollment and finances, keep the **Academic Calendar Highlights** in mind and see the *Schedule of Classes* each term for exact dates. Take charge of your finances by creating a spending plan (i.e. a budget) within your means. Complete the **Spending Plan Worksheet** insert to take a snapshot look at your bottom line. Use it as a monthly, term-based, or annual tool, updating it as circumstances change. After you've researched your earning potential in your field of study, put together a spending plan for after you reach your academic goal and transition to career. Be as realistic as possible. If you find you're spending more than you have, see the **Ways to Reduce Spending Brainstorm** insert to help you identify ways to save.

spending plan

Budgeting Tips

tip

Sample Budget Breakdown (% of Gross Income)

Ex. \$3,000/mo
(\$36,000/year)

Category	% of Gross Income	Amount
Withholdings (Ex. federal & state taxes, Soc. Security, Medicare)	28%	\$840
Lodging & Utilities (Ex. rent, mortgage/PMI/taxes, water/sewer, gas/electric, garbage, association dues)	32%	\$960
Food (Ex. grocery, eating out, etc.)	10%	\$300
Personal (Ex. clothing, hygiene)	2%	\$60
Transportation (Ex. gas, service, insurance)	7%	\$210
Household & Entertainment (Ex. laundry soap, movie rental)	5%	\$150
Medical/Dental (Ex. co-pays, prescriptions, over-the-counter)	2%	\$60
Savings (Ex. retirement, emergency, vacation)	8%	\$240
Debt (Ex. consumer, student loans)	6%	\$180
TOTALS	100%	\$3,000

If you're spending more than you have, your only options are to access credit (short-term "band aid" that often makes the problem worse) or balance your budget by increasing your income or decreasing your expenses (long-term health).

Credit card offers look too good to pass up?

Credit card spending can be a dangerous trap. Your charged balance should never be more than you can pay in full each month. To temporarily or permanently remove your name from lists used to initiate unwanted credit card and insurance solicitations, consider calling 1 (888) 5-OPTOUT or visiting www.optoutprescreen.com. Service provided by the Consumer Credit Reporting Industry.

Credit Card Interest Rates - Negotiable

Did you know you can often negotiate with your creditor for a better interest rate? It never hurts to ask.

Solve Your Credit Woes by Cutting Up Your Cards? It's a Start...

In order to close open credit, call and request that your line of credit be closed and that they issue you a written confirmation of the closed account.

Don't want unsolicited calls to your home or cell phone?

Consider calling 1 (888) 382-1222 or visit www.donotcall.gov to register your number with the National Do Not Call Registry to avoid unwanted calls/charges.