



Shawnee State University

**Dollars and \$ense - Fall 2006**  
**Volume II, Issue 1**

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***Welcome Class of 2010!***

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Welcome to fall quarter '06! Do you have financial aid concerns or questions? Do not hesitate to come to our office for assistance. Also, watch for updated information and recent happenings in our "Dollars and \$ense" quarterly newsletter. Let us know how we can help you. As they say in Southern Ohio, "Don't be a stranger - come see us."

Don't forget - computer access is available in the Financial Aid Office for filing a FAFSA, completing entrance and exit loan counseling, or signing your MPN (Master Promissory Note).

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***SSU Scholarship Application for 2007-08***

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We know this is a busy time for everyone; however, in the financial aid world, we are already gearing up for the next academic year's aid processing. With this in mind, the new SSU scholarship application for the 2007-08 academic year is available online at <http://www.shawnee.edu/off/fa/scholarship.html>. Paper applications are also available in the Financial Aid Office.

**NOTE: Any new or returning students interested in receiving scholarships through SSU should complete the application form.**

In order to be considered for SSU scholarships in the 2007-08 academic year, you must complete the scholarship application and submit it to the Financial Aid Office by January 15, 2007.

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***Are you checking your email?***

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Remember, Shawnee State University has adopted email as the official mode of communication. Check your SSU email often!

The Financial Aid Office will begin sending more communications via email. A few examples are:

- Award notices
- Document requests
- Standards of Progress notices
- Changes in financial aid awards
- Information regarding financial aid
- Application deadlines
- Scholarship information

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***College Goal Sunday***

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Do you have friends or relatives planning to enroll at SSU next year? Free help is available to complete the FAFSA. College Goal Sunday is February 11, 2 to 4 p.m. Watch for more information. Pass it on!

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***Thinking about withdrawing?***

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If you are considering withdrawing for the quarter, contact the Financial Aid Office. If you completely withdraw from all of your classes and you received financial aid, your aid may be adjusted. Federal regulations require the Financial Aid Office to review every record of students who withdraw during the quarter and the following may occur:

- If the student has financial aid, the Financial Aid Office has to determine how much aid that student earned based on the number of days enrolled.
- If the student does not earn all of the aid, the Financial Aid Office is required to return the unearned dollars to the appropriate program funds.

- If the Financial Aid Office adjusts the aid, the student would then owe money to Shawnee State University and/or the Federal Government.

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### *Are you safe from identity theft?*

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Identity theft happens when someone steals your personal information and uses it to open credit accounts, steal money from your current accounts, apply for loans, and commit crimes.

You can protect yourself from identity theft by:

- Guarding your social security number;
- Shredding confidential papers;
- Photo copy the contents for your wallet;
- Getting a free credit report once a year; and
- Never giving your confidential information over the phone or to email solicitations.

If you become a victim of identity theft, you should take the following steps:

#### **Step One**

Contact the fraud department of each of the three major credit bureaus (Experian, Equifax, and TransUnion) and request they do the following:

- Place a fraud alert and a victim's statement in your file;
- Send you a free copy of your credit report to check whether any accounts were opened; and
- Remove inquiries and/or fraudulent accounts stemming from the theft.

#### **Step Two**

Contact creditors for any account that has been opened or affected by the theft. Ask to speak to the fraud department and follow up in writing. Always keep records of your actions.

#### **Step Three**

File a report with your local police department, where the identity theft took place.

### **Important Numbers and Websites**

Federal Trade Commission Identity Theft Clearinghouse  
1-877-438-4338  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

Social Security Administration  
1-800-269-0271  
[www.socialsecurity.gov](http://www.socialsecurity.gov)

Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

Equifax  
1-800-685-1111 (for a free credit report)  
1-800-525-6285 (to report fraud)  
[www.equifax.com](http://www.equifax.com)

TransUnion Corporation  
1-800-916-8800 (for a free credit report)  
1-800-680-7289 (to report fraud)  
[www.transunion.com](http://www.transunion.com)

\*Source: The Identity Resource Center

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### *Fun Financial Aid Facts*

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As of September 26, the Financial Aid Office has received approximately **8640** records from the Department of Education for this academic year. Of those records, about **2067** or almost **25%** were received from August 1 through September 22. These records are generated through FAFSA applications.

Also, as of September 30, the Financial Aid Office has awarded \$12,021,015 in Federal Stafford Loans so far this academic year. \$3,823,029 has been disbursed for fall quarter.

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### *Don't forget!*

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Don't forget to file your FAFSA for the 2007-08 school year. The new FAFSA will be available after January 1. File online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Remember, you have to have a pin number (available at [www.pin.ed.gov](http://www.pin.ed.gov)) to sign your FAFSA online. Your parents must have a pin number to sign your FAFSA as well.

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## *Come see us!*

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The Financial Aid Office is open Monday through Friday, 8 a.m. to 5 p.m. An appointment is not necessary. There is always someone who can assist you!

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## *Financial Heart to Heart*

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Tips for managing money and building good credit:

***Keep a budget*** - Planning expenses will help keep spending under control.

***Pay bills on time*** - Staying current on bills is important in building a good credit history.

***Careful with that card*** - Beware of identify theft. Protect your debit/credit cards and your bank statements. Don't share your card numbers with friends.

***Get a good deal*** - The best way to use a credit card is to pay it off each month. If you carry a balance from month to month, get the card with the lowest rate.

***Don't defer the interest on student loans*** - Pay the interest while in school. This reduces your total loan balance in the end.

***You think your GPA is really important - in the longer term, your credit score is more important!***

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## *Important Dates to Remember*

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November 3	Advance Registration for Winter Quarter Begins
November 9	Veterans' Recognition Day
November 10	Veterans' Day Observed University closed
November 11	Veterans' Day
November 15	Last Day Fall Quarter
November 16-22	Finals
November 29	Grades Due
November 23-24	Thanksgiving Holiday University closed
November 30	OASFAA High School Counselors' Workshop
December 9	Last Day Fall Semester (Graduate MOT Program)
December 20	Bookstore Charges Begin
December 25-26	Christmas Holiday University closed
January 1	New Year's Day University closed
January 1	New FAFSA available
January 3	Winter Quarter begins
January 8	Spring Semester begins (Graduate MOT Program)
January 9	Last Day Add/Drop Classes Last Day 100% Refund
January 15	Scholarship Application Deadline!!
January 15	Martin Luther King Jr. Day University closed
February 11	College Goal Sunday
February 15	FAFSA Deadline for Scholarships