Happy New Year! I hope you all had a successful fall semester and enjoyed an extended semester break. It is that time of the year to start planning for the 2014-15 academic year. Before you know it, daylight savings time will be springing us forward (March 9) and the FAFSA deadline will be upon us.

So, first things first: The FAFSA priority filing deadline for continuing students is Friday, March 14, 2014. The FAFSA should be submitted as soon as possible after January 1, 2014. While on-line processing takes only 3–5 days, to ensure you meet the March 14 priority deadline, we suggest you submit the FAFSA by February 15. Remember that you do not need to have filed your taxes to complete the FAFSA.

Second, a reminder that your 2014-15 financial aid award will be totally “green.” Notice of your aid offer will be sent via email only, and everything will be handled through Banner Web. Eliminating paper will allow us to get aid offers to you sooner. If all goes as planned and external decisions are made on a timely manner, look for your “notice of aid award” email in late April. (April 18 is our “target” release date).

If you need assistance in the application process, we are here in person in the Student Services Center, in the Financial Aid Office or 24/7 on-line at (www.plu.edu/financial-aid).

Wishing you a successful spring semester.

Sincerely,
Kay W. Soltis
Director of Financial Aid

2014-15 FAFSA DEADLINE IS MARCH 14

The FAFSA filing deadline to receive priority funding for continuing PLU students will be Friday, March 14, 2014. Do NOT wait until you file your taxes to do your FAFSA – use estimated information and use the “will file” tax filing status on your FAFSA to get it filed on time. Update your FAFSA with the actual income tax information once the tax returns have been filed. When submitting your FAFSA on line and using PINs to sign, it will take approximately 3–5 days to get your FAFSA to PLU. We recommend February 15 as your target date in case there are any unforeseen processing delays.

Looking for Work?

2013-14 State Work Study funds are still available. If you are a WA resident with work study eligibility, off-campus employers in the state work study program are still looking for part time help. Click on the “Career Connections” logo on the student employment center website for a listing of current positions.

If you are already working off campus with an employer whose work is not religious or political in nature, check out if your employer qualifies for a partial reimbursement of your wages with SWS funds at www.wsac.wa.gov.

Positions with a state work study employer can be a great opportunity in your career or academic interest area. Positions are available in private business, local & state government, and non-profits. For assistance, contact the Student Employment Center.

Learning Financial Literacy

Financial literacy is more than just living on a budget, knowing your FICO score or repaying your student loans on time. It can affect your ability to finish school, borrow for a car or home, get hired by the employer you want and maybe even affect your health care!

We need your help in identifying the best financial literacy program on the web. Let us know which site you find to be most informative and helpful, useful, user-friendly, engaging, etc. (especially if you are a senior graduating and leaving PLU this year).

www.igrad.com
www.cashcourse.org
www.101financial.com

Teaching finance

A new Ohio law requires schools to teach financial literacy to seventh- and eighth-grade students. What other states require, if anything:

- Nothing required (although personal finance may be taught as an elective)
- Require personal finance instruction incorporated into other subject matter
- Require at least a one-semester course devoted to personal finance

Inside Stories

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- Application checklist pg 4
- Contact Information pg 5

Stay informed with the FAO Facebook!
**CHANGES TO THE 2014-15 FAFSA**

If you reported only one parent’s information on your FAFSA previously, take note: Beginning with the 2014-15 FAFSA, dependent students will be required to report the income and other information for their legal parents (biological or adoptive) if those parents live together, regardless of the parents’ marital status or gender.

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**FAFSA FILING TIPS**

1. **Print a FAFSA on the Web Worksheet.** Use this form to get all of the necessary information together so time spent on the computer is minimized.

2. **Submit your FAFSA online** at [www.fafsa.gov](http://www.fafsa.gov) as soon as possible. When you submit your FAFSA online and use PINs to sign it, your application will be processed within 72 hours.

3. Once you have provided your name, date of birth and Social Security Number, the Department of Education will check its records and if you completed the 2013-14 FAFSA you will be given the option to complete the FAFSA Renewal application which will include your 2013-14 FAFSA demographic information.

4. **List PLU’s School Code (003785)** on your FASFA. It will not be pre-filled on your FAFSA Renewal application.

5. If you save a partially completed FAFSA, you have 45 days to return to the website and complete it. If you do not return to the FAFSA website within a week of saving the application, the Department of Education will send you an e-mail or paper reminder that your FAFSA has not been submitted. In order to gain access to your partially saved application, you will need to input the password you created when you initially began the application. If you forget the password you created, you can now reset it online.

6. **Use the IRS data retrieval tool** to ensure the accuracy of your income tax information on your FAFSA if your taxes have already been completed. You can use this function, beginning February 3, 2014.

7. If you or your parent need a PIN or don’t remember your PIN, you can go to the [www.pin.ed.gov](http://www.pin.ed.gov) website and apply for or request a duplicate PIN, and then return immediately to the FAFSA website and use your PIN to sign your application.

8. **Print your Student Aid Report.** Once your FAFSA is processed, you will receive an e-mail with a link to your Student Aid Report. If you do not provide an e-mail address or the e-mail is undeliverable, a paper Student Aid Report will be mailed to you. If you do not receive your Student Aid Report, your FAFSA has not been processed.

9. **Update your FAFSA** online at [www.fafsa.gov](http://www.fafsa.gov) after you and your parents have filed your taxes. You will receive e-mails from the Department of Education and from PLU’s Financial Aid Office reminding you to update your FAFSA after April 15.

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**UPDATE YOUR FAFSA**

In order to meet the continuing student priority funding deadline of March 14, 2014, you may need to initially submit your 2014-15 FAFSA with estimated income. If you do so, you must return to the FASFA website and make corrections to your and/or your parent’s information once your tax returns have been completed. Be sure to update:

- FAFSA questions 32-40 regarding your tax return information, as well as questions 44 and 45 a through f.
- FAFSA questions 80-89 regarding your parents’ tax return information, as well as questions 93 and 94 a through f. (if parental information was provided.)

*Prevent a delay in disbursing your financial aid by correcting your FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) once your 2013 tax returns have been completed.*

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**Attention: Will you have 128 cumulative credits soon? Graduation might come sooner than you planned!**

Students receiving federal and state of Washington grant funding who have completed the requisite credits to graduate from PLU will lose eligibility for the Federal Pell Grant, Federal SEOG and the Washington State Need Grant & College Bound Scholarship—even if you do not apply for graduation or wish to attend another semester to complete additional credits for a second major or minor. Grant funding is made available only for completion of a first bachelor’s degree and that limitation does not fund a second major and minors if coursework for your first major has been satisfied.

Please plan your course schedule accordingly if your academic plans are contingent upon sufficient financial aid funding that could be affected by this regulation.
FINANCIAL AID UPDATES

Undergraduate Direct Loan Changes

The Federal Direct Student Loan program has once again been tweaked as part of a budget package to avert another fiscal crisis in Washington D.C. As part of the budget bill to fund the federal government, the origination fee for the Federal Direct Student Loan programs has been increased again. For undergraduate Direct loans first disbursed on or after December 1, 2013, the origination fee will increase from 1.051% to 1.072%. For Parent and Grad PLUS Loans, the origination fee increases from 4.204% to 4.288%. The next federal fiscal showdown could come when Congress faces a vote to increase the federal debt limit ceiling in late February or early March. Changes to federal student aid programs are possible again should increasing the debt ceiling require further cuts to federal programs.

Check the PLU Financial Aid homepage or facebook to keep abreast of any changes that may affect funding, availability or your eligibility for financial aid.

Pell Grant limitation likely to affect some PLU students

Beginning in the 2013-14 academic year, eligibility for the Federal Pell Grant program is now limited to six years. The six years of eligibility includes all Pell Grants already received in any previous enrollment period at any prior institution. This includes the Pell Grant when it was formerly known as the Basic Education Opportunity Grant (BEOG), beginning in 1973.

Are you subject to a “Financial HOLD”?

If your student account is past due, it will be placed on a “financial hold.” Basic university privileges will be denied until the account is settled, including the right to register, receive copies of official and unofficial transcripts or diploma, or cash checks. Reasons for a Financial Hold may include the following:

- Offer of Financial Aid has not been accepted.
- Financial Aid has not been credited to your account.
- Tuition Management Systems Payment Plan Delinquent (no payment or late payments, etc.)
- Student Account Delinquent (no payment, late payments, etc.)
- Master Promissory Note or entrance counseling not completed for loan program(s).
- Verification not completed.
- Private loan application incomplete or not returned to lender.
- Financial aid based on full time enrollment and you are underenrolled.

There are many types of holds that are placed on student accounts and records for different circumstances. Each hold prevents basic University privileges, such as, but not limited to the right to register, add/drop classes, cash checks or receive copies of unofficial/official transcripts or a diploma. For more information, see the Student Services Center website.

Additional Scholarship Opportunities!

Each year the Independent College of Washington (ICW) offers scholarships to students attending an ICW member school. Represent PLU as you compete against students from other independent colleges in the state of Washington! To see if you fit the criteria for one of their eight scholarships, go to: http://www.icwashington.org/scholarships/details.html. If you meet eligibility criteria, download and submit an application before the deadline.

Washington residents enrolled in a “STEMS” major (Science, Technology, Engineering, Mathematics, health professions) should check into a potential $1,000 per year WA State Opportunity Scholarship. Information and the on-line application can be found at www.waopportunityscholarship.org. Application requires filing a FAFSA and the scholarship application deadline is Feb 24, 2014. Almost 150 PLU students received this scholarship this year, so this is definitely worth the effort to apply.

Full Time Summer Employment Available

Looking for full time summer employment? The State Work Study program provides an opportunity to work a maximum of 40 hours a week if you are returning to PLU for the 2014-15 academic year. To be eligible, you must be a WA resident and demonstrate financial need by filing a 2014-15 FAFSA. Contact Student Employment or the Financial Aid Office for information or assistance.
Aid Application for Summer 2014 Now Available

Current PLU students interested in receiving financial aid to attend summer term, 2014 must submit a separate Summer Aid Application for Continuing Students, in addition to the 2014-15 Free Application for Federal Student Aid. Summer aid is limited to the Federal Pell Grant, the Federal Direct and Federal PLUS Loans, and the WA state work study program (if a WA resident). Any Pell Grant or Direct Loan received during the summer will reduce the amount available for fall or spring semester enrollment.

Checklist for Continuing Students

- Review Student Aid Report
- If selected for verification, submit all documents to the PLU Financial Aid Office by August 1, 2014. Aid will be cancelled if documents are not received by that date.
- Submit to the Financial Aid Office all other requested documentation.
- Apply for outside scholarships at: (www.thewashboard.org)

- Update FAFSA after taxes are filed. Corrections are submitted online at www.fafsa.gov and can be done by simply checking the box that authorizes the IRS to transfer your data to your FAFSA and e-signing your FAFSA.

- When registering for summer classes, if you need financial aid, complete the Summer 2014 Financial Aid Application.
- When registering for next fall or summer term, complete the on-line Payment Contract on Banner Web.
- Accept your award online on Banner Web. On-time FAFSA filers can anticipate receiving their financial aid award notice email April 18. While online, please be sure to take note of any Active Messages.
- All NEW Direct Loan Borrowers, sign Master Promissory Note online and complete Online Entrance Counseling. (Go to www.studentloans.gov)
- If borrowing the Parent PLUS Loan, apply online. (Go to www.studentloans.gov). Parents must login with their own SSN and PIN.
- If borrowing the Federal Perkins or Nursing loans, you will receive an email in August directing you to complete the on-line Perkins and/or Nursing Loan requirements. Students borrowing in the spring semester only will receive an email in January. The website will guide you through all four steps of the signing process.
- If you are a first time State Need Grant recipient, complete the Student Directive for State Aid Form.
- Submit the Refund Request Form for EACH term you expect to receive a refund.
- Search for on and off campus jobs online at: www.plu.edu/studentemployment.
- Check your PLU e-mail at all times for correspondence from PLU Administration.
- Check the Financial Aid Facebook for updates, late breaking news, or important dates.

Please detach checklist provided to your right and refer to it as you prepare for the 2014-15 academic year.
USEFUL WEBSITES

Financial Aid: www.plu.edu/financial-aid/
Student Employment: www.plu.edu/studentemployment/
Student Services: www.plu.edu/~ssvc/
FAFSA on the Web: www.fafsa.gov/
Federal PIN Website: www.pin.ed.gov/
Banner Web: https://banweb.plu.edu/
Washington Student Achievement Council: www.wsac.wa.gov/
U.S. Department of Education: www.studentaid.gov/
Outside Scholarships Search: www.thewashboard.org/
Independent Colleges of Washington: www.icw.org
National Student Loan Data System: www.nslds.ed.gov/
Perkins & Nursing Loan Entrance Counseling: https://ipromise.campuspartners.com/
Perkins & Nursing Loan Exit Counseling: www.mycampusloan.com/
Federal Stafford/Direct Loan: www.studentloans.gov/

CONTACT INFORMATION

FINANCIAL AID
Monday - Friday 9AM to 5PM Hauge 130
Phone Numbers (800) 678-3243
(253) 535-7134
FAX Number (253) 535-8406
E-mail finaid@plu.edu

STUDENT SERVICES
Monday - Friday 9AM to 5PM Hauge 102
Phone Numbers (800) 678-3243
(253) 535-7161
FAX Number (253) 538-2545
E-mail ssvc@plu.edu

STUDENT EMPLOYMENT
Monday - Friday 9AM to 5PM Ramstad 112
Phone Number (253) 535-7459
E-mail stuemp@plu.edu

“Apply for scholarships available only to students attending Washington schools on the E-Harmony of Scholarship Search engines – www.thewashboard.org”