Experience Life as a Lumberjack

Prospective students and parents are invited to campus Nov. 14 for Showcase Saturday, an introduction to Stephen F. Austin State University. Registration begins at 11 a.m. at the Baker Pattillo Student Center.

The program showcases representatives from multiple SFA departments presenting information relevant to life as a Lumberjack, such as financial aid, residence life, academic and the Student Activities Association. Parents are encouraged to attend with their student. Call (936) 468-2504 for details.

Smith-Hutson Scholars

The Smith-Hutson Scholarship application for 2016-2017 is officially available. Prospective SFA students interested in applying can receive more information at sfasu.edu/smith-hutson-scholarship. Smith-Hutson Scholarships are intended for incoming freshmen with established financial need and academic potential who are seeking an undergraduate degree from SFA.

Taking into account other scholarships the student may receive and financial resources, the Smith-Hutson Scholarship typically covers tuition, books, fees and reasonable living expenses on campus. Students remain eligible to receive the scholarship for up to four years, provided they maintain a cumulative GPA of at least a 2.5 and complete a minimum of 30 semester credit hours toward their degree each academic year.

All qualified students are strongly encouraged to apply by submitting the required information and application.

Submit Scholarship Applications Now

It’s important for students to apply for scholarships every year. Scholarships help reduce student loan debt and make the college experience a more enjoyable one. The key to scholarship application is to apply early and for multiple scholarships. SFA’s scholarship application opened on Sept. 1, 2015, and is available until Monday, Feb. 1, 2016. Students do not need to be fully admitted to SFA to apply; however, they will need a mySFA account.

To apply for SFA scholarships, students must log in via mySFA. Then, click on the Future Lumberjacks tab, and click the Apply for Scholarships link to access the application. Students are encouraged to apply for private scholarships not provided by SFA. These scholarships can be from a local high school, church, parent-teacher organization or other community groups, such as the Rotary or Lion’s Club.

Another available website for scholarship applications is fastweb.com. Avoid scholarships that charge students to apply. Legitimate scholarship applications are free to complete.

Tips for Freshmen

Live within (or below) your means and monitor your spending.

It can be tempting to spend all your income on gifts for yourself. However, spending your entire paycheck can be a dangerous habit. Keep in mind that your actions now will impact your future. Saving money now could benefit you later in an emergency. Write down your debit charges and review them monthly. You may discover you are overspending. If so, make a plan to cut some of your expenses and stick to it.

Start building credit early.

Now is the time to start building your credit. Many credit-scoring models factor in the age of accounts, so it’s beneficial to start using credit as soon as possible. Luckily, building your credit can be easy if you learn what factors affect your credit score and develop good habits. Paying your bills on time, not using all the credit you’re granted and spacing out credit applications are all good habits.

Know your debt.

You may be one of the 40 million Americans who will leave college with student loan debt. The key to managing debt is to know and track the amount of your loans. Follow the golden rule of student loans, which is, “Only borrow what you need.” Staying aware of what you owe will help you borrow only what you really need and not more.

Contact Your Counselor

(by first letter of student’s last name)
(936) 468-2403 ★ finaid@sfasu.edu

Necole Beason A – E
LaShanda Parkhurst F – M
Sara Williams N – S
Donna Lee T – Z

Donna Lee is a financial aid counselor with eight years of experience in the financial aid field. She is a mother to three and has three beautiful grandchildren.

Lee’s tips for incoming freshmen: Complete the Free Application for Federal Student Aid early, always follow up and don’t be afraid to ask questions.