Thanksgiving!

It is almost time for the long break we are all needing. Thanksgiving is right around the corner! We have provided some valuable information below in regards to the week of Thanksgiving. First, you will see a few helpful tips in regards to checking out for the break. Make sure you check with your CA for times and requirements regarding checkout.

1. Sweep/vacuum everything: make sure your floors are clean! And if you have moveable furniture, sweep under it.
2. Clean your fridge! Make sure products that go bad quickly are out of there. Wipe down your fridge.
3. Dust! Just grab a dry hand towel and wipe down everything.
4. Clean your bathroom! Wipe down everything, sweep, and mop.
5. Pick up anything you may not be taking with you over the break.

Below is the Thanksgiving Hours of Operation for campus dining.

Have safe travels, and enjoy your break!
SPOTLIGHT ON: Financial Aid and Scholarships

SCHOLARSHIPS:
SFA offers a number of scholarships each academic year through a variety of departments and offices on campus. Some are based on merit while others are need-based. Scholarships requiring auditions or tryouts are also available. Criteria that may be used to determine recipients include class rank, high school or college GPA, ACT/SAT scores, leadership activities, and performance. Scholarship amounts range from $100 to $8,000. Some are renewable based upon academic performance, while others are one-time awards. To apply for SFA scholarships, please follow the directions below:
1. Login to your mySFA account.
2. Click on FINANCIAL AID tab.
3. Next on the right side under the FINANCIAL AID TOOLS AND INFO section, click SFA Scholarship Application
4. Then, Click Search Applications, and from the list find the Scholarships that fit your credentials most closely, or take a chance and apply for all of them!

FINANCIAL AID:
TIPS FOR COMPLETING THE FAFSA
- Apply as early as possible! We recommend completing the FAFSA as soon as you have completed your tax return. The FAFSA is available January 1 of each year.
- We also recommend using data retrieval when completing the FAFSA. This will allow you to retrieve income information directly from the IRS.
- Apply online at www.fafsa.ed.gov
- List your school choices and their Title IV school codes. The Title IV School Code for SFA is 003624.
- Complete all income and asset information. If the answer is zero, enter a zero in the blank.
- Student and/or parent must sign the FAFSA. Missing signatures will delay your processing.
- Verify your answers and check for accuracy. Errors will delay the process.
- Print a copy of your FAFSA for your records.
If you are chosen for a process called Verification, you will be required to contact the IRS for a copy of your tax transcript, available at IRS Instruction Page. **Students may be required to provide additional information to complete the Financial Aid process.

http://www.sfasu.edu/faid/

Advice From A Grad Student:
“You know that planner that SFA 101 gave you? Have you opened it? There is more than just boxes with dates in it, you know. I encourage you to begin using a planner, whether it is the one given to you or one that you’ve purchased on your own. I love using my planner! It is one of two books I live by! I write everything in there. School assignments, payment due dates for bills, weekly budget, doctor appointments, birthdays, parties, concerts, work schedule and deadlines. Mine is even color coded. What is the number one color all lumberjacks hate? ORANGE! So anything I hate to do, tests or pay bills, is usually written or highlighted in orange! Less critical is in green! SFA related information in purple, obviously. Fun stuff is written in pink. I encourage you to utilize this useful tool, once you start you will never quit.”

-Brittnie Rakestraw, SFA 101 Grad Assistant
Money Management!

1. **Create a budget.** This is incredibly important. List monthly income sources, including savings, wages and parental allowances, and then write down estimated expenses for the month. It isn't easy to identify college living expenses in advance, but you should try. Take costs such as school supplies, food outside your meal plan, personal care items and laundry into account. Then, try managing your budget and tracking expenses using an online personal finance management tool like Mint.com, which helps you easily create and stick to a budget.

2. **Separate wants from needs.** Is $30 per week for gas a "need" or a "want?" How much should you budget for non-meal plan food? How much will laundry cost? After a few months on campus and tracking expenses, it becomes easier to distinguish wants from needs and put a plan into action. Some students give themselves a weekly cash allowance rather than carry a debit card, and when that week's allowance is gone, they wait until next week for more "wants."

3. **Set up a checking account.** Banks usually cater to college students by offering free checking and saving accounts, which allows students to avoid fees on withdrawals or fund transfers. Shop around to find a bank with convenient ATMs near campus to eliminate out-of-network charges. And keep in mind that when an out-of-state check arrives (say, from grandma), it may take a few days to clear, so keep an eye on the account balance before spending against it.

4. **Use, don't abuse, credit cards.** In 2012, 70 percent of undergraduate students had at least one credit card, according to the International Journal of Business and Social Science. College is a great time to start building credit (which is crucial for leasing an apartment, purchasing a vehicle and even landing a job post-graduation), but it's easy for many to amass a large amount of debt while in school. It's important to understand the difference between credit building and overextending. If you don't know, visit a business professor during office hours and ask!

5. **Do your homework on loans and financial aid.** College graduates tend to have a difficult time balancing ever-growing student loan payments against declining wages. Understand what the exact size of your student loan debt will be upon graduation, and come up with a plan for how you will pay it back. Even if it involves moving back home for a bit (to preserve your sanity, give yourself a specific timeline for when you plan on moving out), it will be worth it in the end.

6. **Shop smart for textbooks.** Textbooks are one of the biggest college expenses – a brand new edition of a biology book can cost upward of $300. Bypassing the campus bookstore at the start of each semester is an easy way for college students to save an abundant amount of money. Invest in a Kindle or iPad and download your books – they are less expensive that way. Or look for books in used bookstores or online. Even with shipping costs, the price can turn out to be significantly cheaper.

http://money.usnews.com/money/blogs/my-money/2013/10/03/6-must-follow-money-tips-for-college-students
How to Figure Your GPA

Your GPA, or grade point average, is the average of your end of term grades. Using the method explained below, you can figure your GPA for one term, or you can figure your cumulative, or overall, GPA.

Assume, for example, that a student receives the following grades for the fall term:

- 3 hour English course – C
- 3 hour Computer course – B
- 4 hour Science course – B
- 3 hour Business course – A

To figure this student’s GPA for the fall term, first multiply the number of credit hours for each course times the numerical value of the grade:

<table>
<thead>
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<th>Credit Hours</th>
<th>Grade Value</th>
<th>Quality Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>2</td>
<td>6 (English)</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
<td>9 (Computer)</td>
</tr>
<tr>
<td>4</td>
<td>3</td>
<td>12 (Science)</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>12 (Business)</td>
</tr>
<tr>
<td>Total</td>
<td>13</td>
<td>39</td>
</tr>
</tbody>
</table>

39 ÷ 13 = 3.0