WELCOME to the fall 2014 edition of the Brenau University Financial Aid Newsletter: Money Matters. This issue will include topics that we hope will be useful to you as we come to the end of fall semester 2014 and approach the beginning of a new calendar year.

FROM THE DIRECTOR:

It's hard to believe Fall Semester 2014 is almost over. And, as I type those words, I’m reminded that many of you are enrolled in academic programs that are not confined to a semester calendar, but that include a sequence of classes divided into enrollment periods that move forward paying little attention to the dates and breaks that have historically defined a calendar year or a term. If that program description sounds familiar to you, then you must be enrolled in Brenau’s Adult & Graduate Studies (AGS) program, and we welcome you to Brenau!

Yes, it’s been a year of exciting changes, opportunities and challenges. And in the Financial Aid Office, our goal is to provide excellent service to students in all of our programs at all regional campuses, as well as online, wherever you may be. We aim to do that with a well-trained, accessible and caring staff, the members of which I’ve listed below:

TIPS FOR FINDING AND SNAGGING PRIVATE SCHOLARSHIPS

It’s no secret that college can be expensive. Students who need extra funds to help offset the cost of tuition should consider applying for private scholarships.

Applying for private scholarships can be a daunting task because you may find yourself wondering whether or not the scholarship is legit. Not to worry. We have included a few tips in order to help you successfully navigate the private scholarship application process and snag those coveted dollars!

**TIP 1: NEVER PAY TO APPLY!**

Never send in money to apply for a scholarship. It may be tempting but in most cases, it is a scam. There are many websites aimed at helping you find scholarships that are not fraudulent (some of which are below). Remember: Legit scholarships will send you money – not the other way around.

**TIP 2: START EARLY!**

Most scholarships have spring deadlines so start your search early. If you wait until the last minute you could be throwing money away.

**TIP 3: BE ORGANIZED!**

Nothing turns potential scholarship providers off more than unorganized applications.

SPRING DISBURSEMENT SCHEDULE

The disbursement date for students enrolled in term-based semester programs for the spring is Friday, December 26th.

The Accounting office then has 14 days from the day the loans were disbursed to issue refunds. In order to receive your refund in a timely manner, make sure you have set up your My Higher One account.

Students enrolled in non-term programs (AGS) typically receive disbursements after successful completion of a certain number of credit hours and weeks of instruction. For undergraduate students, that's 12 credit hours and 20 weeks (excluding scheduled breaks); for graduate students, that's 9 credit hours and 18 weeks. In this type of program, students in the same cohort often receive funds at different times due to transfer credit awarded, dropped classes, or failed classes. Your financial aid counselor or accounting office representative can assist you with questions about disbursement timing.

INFORM YOURSELF!

**KEY FINANCIAL AID WEBSITES**

www.studentloans.gov

Here you can complete a Master Promissory Note and/or Loan Agreement.
You may reach any of us by emailing: financialaid@brenau.edu or by calling 770.534.6152. We hope you find the information in this Newsletter informative and useful.

Have a Happy Thanksgiving and a wonderful holiday season!

Pam Barrett