

It's Your Money

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08-09 FAFSA

It's time to do your 08-09 Free Application for Federal Student Aid!

Our priority time for FAFSA is January – March. Financial aid is offered on a first-come, first-served basis. So if you are a need-eligible student, we highly suggest you do your FAFSA online early in the new year!

Apply online at www.fafsa.ed.gov for 2008-2009!

SCHOLARSHIPS

The 08-09 UNR Scholarship Application for Continuing Students is available online at www.finaid.unr.edu. **Deadline: Feb. 1, 2008**

A new scholarship opportunity: We have the new Native American Alumni Chapter Scholarship. Interested students need to complete the supplemental application for Alumni Scholarships and check the box for the Native American Chapter to be considered.

I'LL MISS YOU...

I have been a financial aid advisor at the University of Nevada, Reno since the year 2000. It is with sadness that I have tenured my resignation. Our family is relocating to Texas and I will be able to be a stay-at-home mom with our two children! My last day will be in late-February or early-March. I encourage you to keep striving for your dreams, take 15 or more credits each semester and never give up on getting that diploma! It is my fondest hope that I have made a positive difference in some of the students' lives.

I will remember always my time here at the University and will always be true to the Silver and Blue! -Go Wolf Pack!

Sincerely,
Renée McCloud, Loan Coordinator

REPEATED CREDITS AND FINANCIAL AID

Many students do not realize that repeating courses can have an effect on financial aid. If you have passed a course with a grade of D- or better and that course can be used toward obtaining a degree or certificate, it cannot be counted in another semester as part of the total course load for financial aid purposes.

For example, if a full-time student earned 12 credits in the fall semester and 3 of those credits were a repeated course from a previous semester in which a grade was received (D- or better); those credits would have been included in credits earned from the previous semester. Therefore, this student would risk future financial aid eligibility because only the 9 non-repeated credits would be counted at the end of the fall semester.

If that same student had taken a total of 15 credits for the semester (3 credits were a repeated course and 12 credits were non-repeated credits), the financial aid award would not be in jeopardy as long as the full-time student completed the 12 non-repeated credits and maintained his/her UNR cumulative GPA.

There is one situation where a repeated course is acceptable for financial aid purposes. If a course was failed in a previous semester, then the student can repeat the course and count it for financial aid purposes.

Repeated credits are checked at the end of the year, so please remember this policy when you are repeating a course. If you are going to repeat a course that was previously passed and have any questions, please contact the Financial Aid Office.

LEGAL NAME CHANGES

If you are legally changing your name, please ensure that you have changed it with all the appropriate agencies. Here is a brief list of some offices that may need to know: Admissions and Records, Financial Aid, Social Security Administration, DMV, your student loan lender, your employer, your bank, the post office, credit card companies, and your extended family, friends, colleagues, and anybody else you can think of.

KEEP COPIES OF YOUR TAX RETURN

When you file your 2007 federal income tax return, please make a COPY before you mail your taxes to the IRS. Also, keep your W-2s in a file for future reference. Our office may ask for a copy if you are selected for verification.

Complete your 08-09 FAFSA now! www.fafsa.ed.gov

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