

Three People, One BIG Student Loan: How They Each Plan to Pay it Off.

This is for all you student loan borrowers out there! If you haven't taken time to think through how much debt you are accumulating while in college compared to your expected salary when you find a job, it is time for you to do so.

This article highlights 3 different students with 3 different approaches to repayment:

<http://lifehacker.com/three-people-one-big-student-loan-how-they-each-plan-512235581>

Another good article to read comes from the Washington Post:

<http://www.washingtonpost.com/blogs/post-politics/wp/2013/07/11/student-loan-stories/>

If you have any questions concerning your current level of debt (accumulated student loans), you can check the National Student Loan Database and find out today!

https://www.nslds.ed.gov/nslds_SA/

New Beginnings

It's July! Which means that pretty soon college students will be packing their bags, loading up their cars, SUV's or UHAULs (for those of you who just can't leave anything behind), and heading back to college or perhaps to college for the first time. It's an exciting time!!

It can also be an extremely stressful time. When you get to campus reality can really set in if you haven't had the chance to complete all those pesky requests for information that the Financial Aid Office has been filling your inbox with for the last 2-3 months.

Are you expecting Federal financial aid such as a Pell Grant or Student Loans?? If so, you need to ask yourself four important questions:

1. Have you completed a FAFSA for 2013-2014?
2. Have you turned in ALL of the requested documents listed for you on your [PAWS](#) account or [student portal](#)?
3. Have you received an award email and/or letter from BARTON outlining your awards for the year?
4. Have you gone onto your PAWS account to accept any student loans that you plan to use for the year? (If you don't plan to borrow loans then this step does not apply)

If you answered **NO** to any of these questions, then it is likely that your aid has not been awarded yet. Use your student portal or PAWS account any time to see what the status of your financial aid is. Be sure to take care of all of the requirements **BEFORE** you come to campus! If you have any questions regarding this, call our office 1(866)257-2574. We are open Mon – Thursday during the summer from 7:30AM – 5:00PM. We'll be happy to help you!

Beyond the Award Letter –

If you have been awarded financial aid you might find yourself thinking, “now what?”.

Completing the FAFSA and verification process to be awarded financial aid is really just the start. The truth is, once you have been awarded financial aid there are several things that you should be aware of to ensure that you remain eligible for financial aid in the future.

Step 1 – Read the ENTIRE award letter and follow the active links from the award email and make yourself familiar with our Financial Aid Policies and Procedures that are outlined within them.

These documents outline important information like:

- How and when you can expect to receive any refund that you might get through financial aid.
- How you can use federal aid to purchase your books
- How to seek out student employment
- How to accept student loans that you have been offered
- Information regarding your cost of attendance, and
- What kind of Satisfactory Academic Progress (SAP) is required for you to remain eligible for financial aid in the future.

Step 2 - Ask Questions! If you find yourself reading through the award information and scratching your head or just not quite understanding something then stop by or give us a call or email. Financial aid is not always clear cut and easy to understand. Let us know if you have any questions concerning your award information or other information that we’ve given you.

Step 3 – Check your **BARTON** email address. It will be something like, paula.abdul@bartoncougars.org and can be accessed through your [MyBarton Portal](#). It is EXTREMELY important that you check this email address on a regular basis, as it is the ONLY email address that our office will be using to communicate with you should there be any changes to your award information, or should we need to collect any further information from you.

Step 4 – Make your classes a priority!! College students have a lot of commitments, but the #1 commitment you should have is success in the classroom. Your academic record is very important!! Your ability to complete the courses that you enroll in and maintain a GPA above a 2.0 will have a large impact on your eligibility for financial aid in the future. It not only impacts your eligibility here at Barton, but it also follows you to other schools that you may wish to transfer to once you complete your degree with Barton.

We hope you have a fun and successful year!