

Welcome from Student Financial Aid & Planning

Dear Students,

As New Student Orientation is just around the corner we wanted to provide you with some information prior to our presentation at **Orientation**. Please try to review the documents prior to our meeting. In these documents you will find tax information, how to track your student loans and postpone payments, and information on comparing federal loans with private alternative loans. We hope you'll find this helpful throughout your time here. The attachments contain lots of details, but not to worry, we will go over these topics during the Financial Aid Session during Orientation.

Information for all students:

- Information about the Office of Student Financial Aid & Planning
- Tax benefits for Education
 1. Education Tax Incentives
 - a) SLID (Student Loan Interest Deduction)
 - b) T&FD (Tuition and Fees Deduction)
 - c) LLTC (Lifetime Learning Tax Credit)
 2. IRS Publication 970 – Table of Contents
- Credit Reports
- The 411 on Managing your Finances

Information for financial aid applicants/recipients:

- Financial Aid Notes
- Federal vs. Private Educational Loans
- Student Loans – General Students Rights & Responsibilities

Information for Students who have prior Educational Loans

- Postponing Repayment for prior Educational Loans
 1. Tracking your student loans – memo from us
 2. NSLDS
 3. Direct Loan Servicers

During our meeting we will also review how your award package will be disbursed, go through your billing/cash flow, and review the financial aid process. We look forward to seeing you at New Student Orientation.