

# SIX QUICK TIPS TO MAINTAIN A HEALTHY ASU STUDENT ACCOUNT

## 1. STAY INFORMED

Regularly monitor My ASU and your ASU email for important due dates, tasks and announcements relating to your ASU account.

## 2. CHOOSE FROM MANY PAYMENT OPTIONS

You can pay any outstanding charges online through My ASU (under My Finances) using credit, debit or e-check.

If you will be paying with check or cash, visit the Cashiering Services office at your home campus.

Get answers about tuition, billing, direct deposit or student refund checks at [students.asu.edu/tuitionandbillingcontact](https://students.asu.edu/tuitionandbillingcontact).

## 3. DON'T MISS YOUR PAYMENT DEADLINE

Late payments for tuition, parking citations and housing bills are examples of charges that create a hold on your ASU student account. Make sure you put your payment deadlines on your calendar and avoid any additional late fees or interruptions to your access to university services.

## 4. MAINTAIN YOUR ELIGIBILITY FOR FINANCIAL AID

In order to ensure students receiving financial aid are successfully completing their degree program in a timely fashion, the federal government requires ASU to monitor each student's academic progress. To remain eligible for federal and state aid programs, you must meet all three of ASU's standards (GPA, pace rate and maximum credit hours) regardless of whether you have received financial aid in the past. This policy is not applicable to scholarships or employee tuition benefits. Visit [students.asu.edu/policies/sap](https://students.asu.edu/policies/sap) for more information.

## 5. KNOW YOUR SCHOLARSHIP RENEWAL REQUIREMENTS TO MAINTAIN ELIGIBILITY

The Scholarship Office, part of Student Financial Assistance, can answer questions about applying for scholarships or maintaining eligibility for a scholarship you have already been awarded. Call 855-278-5080 or visit a campus location (see [students.asu.edu/contact/financialaid](https://students.asu.edu/contact/financialaid)).

## 6. IF YOU WANT YOUR PARENTS TO HELP, THEY CAN

Students may grant access to their educational records to their parents by filling out an authorization form at [students.asu.edu/forms/FERPAconsent](https://students.asu.edu/forms/FERPAconsent). Once completed and signed, forms can be faxed to 480-965-7722 or dropped off at your campus registrar's office Monday - Friday, 8 a.m. - 5 p.m. Visit [students.asu.edu/contact/office-university-registrar](https://students.asu.edu/contact/office-university-registrar) for locations.

Students can authorize others (e.g., parents and spouses) to view and pay their ASU student account through QuikPAY. To grant access to parents, spouses and other authorized payers, students will need the payer's email address. Email notification is sent to the authorized payers when a new billing statement is ready. We encourage students to establish their parents as authorized payers so parents have direct access to billing information and online payments. ASU staff cannot discuss student account information with anyone other than the student unless the student has authorized access through QuikPAY or filed the Registration by Proxy and Consent for Full Access to Educational Records form with the ASU Registrar's Office.

## CONTACTS

### Student Financial Assistance

Get answers about financial aid, scholarships or student employment.

24/7: Guided self-help. Live chat. Call. Guided self-help: [help.asu.edu](https://help.asu.edu)  
Chat: [asu.edu/helpchat](https://asu.edu/helpchat)  
All campuses: toll free 855-278-5080

Financial Aid  
[students.asu.edu/financialaid](https://students.asu.edu/financialaid)

Scholarship Office  
[scholarships.asu.edu](https://scholarships.asu.edu)

Student Employment  
[students.asu.edu/employment](https://students.asu.edu/employment)

### Tuition and Billing

Get answers about tuition, billing, direct deposit or student refund checks.

All campuses: 480-965-6341

Tuition  
[students.asu.edu/tuitionandfees](https://students.asu.edu/tuitionandfees)

Billing  
[students.asu.edu/tuitionandbilling](https://students.asu.edu/tuitionandbilling)

## TOOLS

### My ASU online services

Access all your ASU information on My ASU.  
[my.asu.edu](https://my.asu.edu)

### Tuition and Cost of Attendance Estimator

[students.asu.edu/costs](https://students.asu.edu/costs)

### Student Budget Worksheet

[students.asu.edu/financialaid/budget](https://students.asu.edu/financialaid/budget)

### Money Management

[students.asu.edu/moneymatters](https://students.asu.edu/moneymatters)



### Student Financial Assistance

PO Box 870412  
Tempe, AZ 85287-0412

## CALENDARS

### Academic Calendar

[students.asu.edu/academic-calendar](https://students.asu.edu/academic-calendar)

### Financial Aid Calendar

[students.asu.edu/financialaid/calendar](https://students.asu.edu/financialaid/calendar)

### Tuition Deadlines

[students.asu.edu/tuitiondeadlines](https://students.asu.edu/tuitiondeadlines)



# YOUR FINANCIAL HEALTH

**tools for building a healthy financial  
outlook while in college**



# FINANCIAL HEALTH CHECKLIST

Everyone knows that eating right, exercise and getting enough sleep are critical ingredients to building a healthy body and mind. But what about building your financial health? Use this list to check in on the status of your financial health and identify some areas that may need a boost.

Need more help? Visit [students.asu.edu/moneymatters](http://students.asu.edu/moneymatters) for more tools or to enroll in a financial literacy course.

## □ GET ORGANIZED

**Create a filing system for all your important documents.**

Organizing your financial, college and other important records will help you keep your finger on the pulse of your financial health. Your filing system may include bill payments; checking and/or savings account information; financial aid documents or scholarship applications; insurance, loan and credit records; receipts; warranties and taxes.

The good news is that all your college records are available on My ASU ([my.asu.edu](http://my.asu.edu)), your one stop for courses, grades, credits and other academic information as well as financial aid award letter, tuition and fees.

**Banking Basics: Getting Started**  
[students.asu.edu/moneymatters/topic/banking](http://students.asu.edu/moneymatters/topic/banking)

## □ FINANCIAL PLANNING

**Create a budget and stick to it.**

Create an annual budget using our student budget worksheet that itemizes direct costs (like books, housing, food) and other costs (like a parking permit or bus pass).

**ASU Student Budget Worksheet**  
[students.asu.edu/financialaid/budget](http://students.asu.edu/financialaid/budget)

**Personal Budgeting: Spending Smart**  
[students.asu.edu/moneymatters/topic/budgeting](http://students.asu.edu/moneymatters/topic/budgeting)

## □ SAVING

**Don't forget to pay yourself.**

Having a budget is a great help in seeing your overall costs, but be sure you include saving some money in your financial plans. Define your financial goals, determining how much you will need to save each month and how long it will take to achieve them. Your financial goals may be anything from buying your books to saving for a semester studying abroad or post-graduation plans.

## □ FINANCIAL AID

**Submit a new FAFSA every year and maintain eligibility.**

The Free Application for Federal Student Aid (FAFSA) is available Jan. 1 each year. Complete your FAFSA by ASU's priority date of March 1 to maximize the amount of aid you may receive.

Many families assume that they are not eligible for the benefits of the FAFSA. Not filing will guarantee that you will not receive any federal aid. Follow the steps to apply for and receive aid at [students.asu.edu/financialaid/apply](http://students.asu.edu/financialaid/apply) and remember to talk to the Financial Aid Office if you have changes in your financial situation, like a parent losing a job or major medical bills. And remember, you are required to continue eligibility by maintaining Satisfactory Academic Progress. See details at [students.asu.edu/policies/sap](http://students.asu.edu/policies/sap).

## □ SCHOLARSHIPS

**Know scholarship deadlines and your scholarship renewal requirements to maintain eligibility.**

Most scholarships have a deadline of Feb. 1 each year, but other scholarships may become available throughout the year. Keep searching for scholarships on a regular basis at [scholarships.asu.edu](http://scholarships.asu.edu). Avoid scholarship scams by knowing legitimate scholarships never charge fees and the application information is available to everyone.

The Scholarship Office, part of Student Financial Assistance, can answer questions about applying for scholarships or maintaining eligibility for a scholarship you have already been awarded. Call 855-278-5080 or find a campus location at [students.asu.edu/contact/financialaid](http://students.asu.edu/contact/financialaid).

## □ HOUSING OPTIONS

**Weigh options and costs in choosing to live on campus or off.**

Unless you live rent-free with family, the cost of living off campus can add up quickly when you include rent (plus deposit), utilities, phone, Internet, cable, food, laundry, transportation, renter's insurance, household furnishings, gas and parking fees. Compare these costs to living on campus and consider the reasons you may have for choosing one over the other.

**Renting an Apartment**

[students.asu.edu/moneymatters/topic/renting](http://students.asu.edu/moneymatters/topic/renting)

## □ WORKING

**Schedule your study time like you schedule work.**

Many students choose to work part-time while going to college. As you consider taking on a job, understand that you will need to manage your time carefully. School is your

most important job right now. Be sure to make the most of your classes and schedule study sessions into your week between class and work time.

If you are not going to take classes during the summer, those months can be spent working so you have earnings to pay for college expenses come fall.

Working on campus can help save you valuable time, plus these jobs often have flexible hours. View on- and off-campus job opportunities at [students.asu.edu/employment](http://students.asu.edu/employment). This site includes hourly and Federal Work-Study positions.

## □ CREDIT AND DEBT

**Avoiding debt and building good credit now will help you down the road.**

Paying your bills on time and repaying your loans as promised will help you build good credit. Later in life, a good credit record will enable you to take out a loan to buy a car, a house or even start a business. Many employers also check credit reports, so good credit may even help you land the job of your dreams.

Building blocks to good credit:

- Pay basic expenses, such as rent and utilities, on time and don't bounce checks.
- If you decide you must have a credit card, manage it wisely and carry only one. Avoid credit card pushers.
- Make loan and credit card payments on time.
- Pay loans before you spend money on other purchases.
- Apply only for the credit you need. Lenders may think you are in financial trouble if you apply too often.

Credit-reporting agencies keep track of your debt and how you pay your bills. This information goes to businesses when you apply for a loan, apply for a job or look for an apartment.

**Understanding Credit**  
[students.asu.edu/moneymatters/topic/credit](http://students.asu.edu/moneymatters/topic/credit)

## □ LOANS

**Keep the amount of loans you take to a minimum.**

Before accepting a student loan, remember that loans must be repaid; this is why they are referred to as self-help financial aid. Loans are the last type of aid for which you are considered after gift aid (e.g., scholarships and grants) and Federal Work-Study.

If you do borrow, use the money to pay for school expenses only. Carefully review the terms of your loan to understand what you will have to repay and when. Use a loan payment calculator to see how much your monthly

payment may be at [students.asu.edu/loans](http://students.asu.edu/loans).

**Borrowing Student Loans**  
[students.asu.edu/moneymatters/topic/student-loans](http://students.asu.edu/moneymatters/topic/student-loans)

## □ PROTECT YOURSELF

**Secure. Shred. Scan.**

Secure and do not share important information like your Social Security number, credit card and bank account numbers, or computer login and password. Delete emails requesting personal information. Don't use your credit card online unless you are sure the website is secure and your computer is protected by a firewall, anti-virus and other security software.

Shred papers that include important account or other personal information.

Scan bank, credit card statements and telephone bills for unauthorized use. Immediately report any suspected fraud.

**Get Protected**  
[getprotected.asu.edu](http://getprotected.asu.edu)

**Identity Theft**  
[students.asu.edu/moneymatters/topic/identity](http://students.asu.edu/moneymatters/topic/identity)

## □ CAREER PLANNING

**It's never too early to start thinking about what you will do after graduation.**

You might work throughout college to help prepare you once you graduate. If you don't work, you can still prepare for your first job by:

- Attending on-campus interviews and career fairs to hone interview skills and network with potential employers. View events at [asuevents.asu.edu](http://asuevents.asu.edu).
- Taking advantage of ASU's Career Services office: [students.asu.edu/career](http://students.asu.edu/career). The staff can help you prepare for applications, interviews and the general job-hunting process.
- Getting your resume ready. Creating an effective resume and cover letter are crucial to your job search.
- Using online job resources to research companies that have jobs in your field of interest. Look for internships, as they can give you invaluable experience and may lead to a permanent position within a company.
- Researching the salary range of jobs you are interested in. Many of ASU's degree programs list career opportunities using O\*NET data. Find your degree at [asu.edu/programs](http://asu.edu/programs) and see what top positions are in your field. Consider job costs you need to work into your budget, like work clothing and transportation costs, and compare costs of living if you plan to relocate.

# CHOICES YOU MAKE CAN HELP YOU SAVE – OR SPEND – MORE MONEY

To save money, it helps to understand the difference between needs and wants.



## NEEDS vs. WANTS

You probably understand that food is a need and a cafe mocha is a want. But some mornings, after cramming for a test or working late, a cafe mocha is sure to feel like a need. Coffee may be a need, but gourmet coffee drinks more than \$2 each are a want. Having a cellphone for personal safety may be a need but, custom ring tones are definitely a want.

## STUDENT DISCOUNTS



Take advantage of student discounts offered on everything from bus passes to pizzas, bank accounts to car insurance. Always ask if there is a student discount – you'd be surprised how many businesses say yes!

## SHARE THE FARE

- Set some ground rules with your roommate(s) about shared expenses. You can benefit from splitting costs, but be sure there is a balance between each person making the effort to shop or provide supplies and pitching in equal funds.



## FROM A to B

Do you really need a car at college? Many students walk, bike, skateboard and ride the bus or the lightrail. ASU has many commuter options ([parking.asu.edu](http://parking.asu.edu)) and, if you ever need a car, you can use a Zipcar available for hourly or daily rates on all campuses.

## VEND = SPEND

Avoid vending machines. Instead, buy items from grocery stores to have on hand and take with you on the go.



... to spend money you don't have. Be willing to tell your friends you can't afford to do something. Being honest about living within your means will show your friends that you are both confident and responsible. Suggest going to free or low-cost ASU events, such as lectures, dances, sporting events and movies.

## iTHRIFT

Shop at thrift stores, garage sales or flea markets for everything from clothes and furniture to sports equipment. Avoid rent-to-own stores, pawnshops and check-cashing stores that end up costing you a lot in the long run.