

"From among those who are now merely students, in time some will depart to play diverse roles-- one to preach and carry on the care of souls, another to government of the land and the administration of justice, and others to other callings."

-- St. Ignatius Loyola
December, 1551

For more info on St. Ignatius, see <http://www.jesuit.org>

IMPORTANT DATES

- **November 21-23, 2007**— Thanksgiving holidays
- **November 26, 2007**— Classes resume
- **December 7, 2007**—Last Day Division, Evening Division and Graduate Division Classes
- **December 8-14, 2007**— Final Examinations
- **December 20, 2007**— Grades for undergraduates due in the Dean's Office by noon
- **January 7, 2008**— Spring semester classes begin

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F.A.C.T.S.

*Financial Aid Counseling Tips for Students
(and those who love them....)*

LOYOLA
UNIVERSITY
NEW ORLEANS

OFFICE OF SCHOLARSHIPS
AND FINANCIAL AID

The Importance of Good Credit

KNOW YOUR SCORE

If you haven't already heard the term "credit score," chances are you will after graduation. These two words represent your "creditworthiness," or your history with borrowed money, and impact everything from your ability to buy a car or a house to your chances of getting hired for certain jobs. Understanding what makes up your credit score—and how to keep it sharp—is crucial to a successful life after graduation.

Many things go into the calculation of a credit score, but the three main factors are your payment history, (or how timely and fully you've paid your bills in the past), the total amount of outstanding debt that you owe, and the amount of time you've had open lines of credit. Major credit reporting agencies collect data on these three factors and report that data to financial lenders. Another credit reporting agency, the Fair Isaac Company, interprets that data with a single number, known as your FICO score. Scores typically range from 350 to 850, with 600 being the generally accepted cutoff for "good" credit.

As a college student, you are just now beginning to encounter many of these financial factors. This means that unlike many other Americans, you have a virtual clean slate. However, it also makes you vulnerable to predatory credit cards lenders and to becoming a member of the largest group of bankruptcy declarers in this country—20- to 24-year-olds. But if you set the tone now for good credit, maintaining that credit will be a whole lot easier down the line. Here's what you can do:

If you must open a credit card account, charge only what you can afford to pay back immediately. Do not open more than one credit card account, and do not move debt around between credit cards.

Get current on your bills and stay current. If paying your bills is an issue, consider using an online bill paying service or other "automatic" ways to pay your bills. Always pay more than the minimum amount due—even if it's only a few dollars more.

If you do fall behind, contact your creditors immediately to work out a payment plan. Believe it or not, creditors would rather work out a plan than see you fall delinquent.

(Reprinted from the September 28, 2006 **Key Bank FAAdvisor** Newsletter. Visit their web site at <https://www.key.com/>)

Work Hard But Smart: How to Be Successful in School and Graduate on Time

The Life Skills program consists of five independent workshops designed to help students learn how to take control of their own financial affairs.

The following information is taken from Module #3 : **Work Hard But Smart: How to Be Successful in School and Graduate on Time.**

Your Program of Study:

Wasting Time is wasting money, particularly when it comes to your education. Planning your program of study is key to completing your education and completing it on time. In planning your program of study, you must know the answer to a few essential questions:

- What is the minimum number of total credits

Of all the lifelong objectives that college freshmen consider important, raising a family ranks as the most important (75.9%). Coming in a close second is being financially well off (74.5%).

—Source: The American Freshman: National Norms for Fall 2005, published by the University of California at Los Angeles Higher Education Research Institute.

Loyola requires for completion of a degree program?

- What core courses must I complete for m degree?
- What sequence of courses is required (Check for Pre-requisites in your field)
- What majors interest me? How Many units are required in this major?

Classroom Success Skills:

- Attend each class meeting.
- Be on Time.
- Don't Leave Early.
- Come to Class Prepared—do the reading.
- Admit when you don't know or haven't read the assignment.
- Ask questions when you don't understand.
- Be attentive and positive with your instructor during lectures and discussions.
- Participate **ACTIVELY** in classroom groups or activities — even when you don't feel like it.
- Turn off your cell phone or pager during class.

The Politics of Being A Good Student:

Research on teacher-student relationships is pretty clear: Instructors are more likely to help and evaluate positively those students they know than those they don't know. According to a Harvard University study, the

number one predictor of academic success is getting to know your teachers!

What can you do to help instructors notice you and evaluate you positively?

- Come to class for every class session. Instructors remember those who attend their classes regularly.
- Be attentive and take an interest in the material. Come prepared, lean forward, smile, and maintain eye contact with your instructor.
- Ask questions when you need clarification, but frame your questions carefully. Don't ask questions that try to make you look good or extra smart. Don't ask questions that make others in the class look bad.
- Take advantage of student/faculty social events, particularly those offered through your major department.
- Attend any study sessions that your instructor offers outside of class. Show your interest in the course.

Study Power:

Increase your study power by following some simple guidelines:

1. **Do your reading.**
 - Read the material before the lecture and again after the lecture. Read to understand,

not merely to memorize.

2. Take good notes:

- Don't try to record EVERYTHING the instructor says. Abbreviate, summarize or outline.
- Review and edit your notes within 24 hours of the lecture. Draft questions about issues or concepts you don't understand and bring the questions to the next class.

3. Schedule a time to study each day

- For every hour spent in class, you will need to plan on studying two hours outside of class
- Schedule times when you are most alert to study. Are you more alert in the morning, afternoon, or evening?
- While your mind is clear and fresh, study subjects that are more difficult. Save your easier material for later.

Remember to use all university resources available to you !

- The Academic Resource Center (<http://www.loyno.edu/arc/index.html>)
- Writing Across the Curriculum (<http://www.loyno.edu/wac/>)



Spring 2008 Advising and Early Registration Began on October 29, 2007

Please be sure to have all registration blocks cleared well in advance so that you do not encounter any problems when you attempt to pre-register for your classes.

For Financial Blocks: Even if you cannot clear your financial block, you are allowed to participate in early registration. Just stop by the Office of Student Finance and sign a promissory note extending your payment deadline. For more information, contact the Office of Student Finance by e-mail at stufinan@loyno.edu or call 865-3337.

For Health Blocks: Contact Student Health Services at 865-3326. Students who entered the university for the 2007 fall semester must provide proof of immunization against several diseases. For more information, see <http://www.loyno.edu/student.health/immunization.html>

For Academic Blocks: Contact your Dean's Office

- Humanities - 865- 3244

- Business - 865-7990
- Music + Fine Arts—865-3039
- Social Sciences—865-2497

On Monday, October 15, 2007 Loyola was informed about a data security breach that could potentially impact Louisiana students who have utilized programs offered through the Louisiana Office of Student Financial Assistance (LOSFA).

LOSFA forwarded additional information to the Office of Scholarships and Financial Aid and it has been posted at <http://www.loyno.edu/financialaid/>

The Elie Wiesel Prize in Ethics Essay Contest

Since 1989, the Elie Wiesel Foundation for Humanity has sponsored the Prize in Ethics Essay Contest. This annual competition - now in its 19th year - is intended to challenge **undergraduate juniors and seniors** in colleges and universities throughout the United States and Canada to analyze ethical questions and concerns facing them in today's complex society. This year's suggested topics are:

- What does your own experience tell you about the relationship between politics and ethics and, in particular, what could be done to make politics more ethical?
- Articulate with clarity an ethical issue that you have encountered and analyze what it has taught you about ethics and yourself
- Examine the ethical aspects or implications of a major literary work, a film or a significant piece of art.
- Clearly analyze the relation between religion and ethics in today's world?
- How does a recent political or cultural event shed light on the ethics of rebellion/revolution.

Entries must be postmarked on or before December 7, 2007

Awards Given: First Prize - \$ 5,000: Second Prize - \$ 2,500,
Third Prize - \$ 1,500, Two Honorable Mentions - \$ 500 each

Further guidelines as well as the entry form are available on-line at <http://www.eliewieselfoundation.org>

November 16, 2007

The next Work Study paychecks will be issued on this date. Please be sure to deposit your check in the Bursar's Office if you have an outstanding balance on your student account. *The Bursar's Office is located in Room 270 of Marquette Hall.*

Monthly Payment Plans Available to Students and Parents

You may still enroll for the spring semester. For more information, contact:

Academic Management Services ("AMS")

<http://www.tuitionpay.com>

1-800-635-0120

Tuition Management Systems ("TMS")

<http://www.afford.com>

Financial Management "Tip of the Month"

<http://www.loyno.edu/financialaid/FinMail.html>



Office of Scholarships and Financial Aid
 6363 St. Charles Ave.
 Campus Box 206
 New Orleans, LA 70118

Phone: 504-865-3231
 Fax: 504-865-3233
 Email: finaid@loyno.edu
<http://www.loyno.edu/financialaid/>

ATTENTION STUDENTS AND PARENTS

You can now pay tuition on-line with your VISA or Mastercard or by e-check at

<http://www.loyno.edu/bursar/billpay.html>



This publication is an effort by the Office of Scholarships and Financial Aid to increase the quality of communications with our students. Other Loyola University Offices as well as other "outside" organizations that help families finance a college education have been invited to submit items of interest for publication. For more information, please feel free to contact the following:

Office /Program	Web Address
Student Finance	http://www.loyno.edu/studentfinance/
Bursar	http://www.loyno.edu/bursar/
Career Services	http://www.loyno.edu/counsel.career/
TOPS Scholarships	http://www.osfa.state.la.us/
SALLIE MAE (loan info)	http://www.salliemae.com
Debt Management Info	http://loanlink.nelliemae.com/advisor/
Financial Aid Info Page	http://www.finaid.org
TrueCareers.com	http://www.truecareers.com/college.asp
FAFSA on the Web	http://www.fafsa.ed.gov

Prayerful Thoughts from St. Ignatius of Loyola

The following quotes were taken from the writings of St. Ignatius. For more information, visit the website of Georgetown University's Woodstock Theological Center at http://www.georgetown.edu/centers/woodstock/ignatius/Jesuit_texts.htm

"Be generous to the poor orphans and those in need. The man to whom the Lord has been liberal ought not to be stingy. We shall one day find in heaven as much rest and joy as we ourselves have dispensed in this life."

"In our dealings with others, we ought to speak little but listen much, and when we do speak, our few words should be spoken as if the whole world were listening and not just one individual."

"Never call to notice the defects of others, but always be ready to excuse them; on the other hand, be most prompt to accuse yourself of your own defects."

"When charity and courtesy are superficial, then it is neither charity nor courtesy but deceit and vanity."

"Among all evils and sins imaginable, ingratitude is the most abominable in the sight of our Creator and Lord as well as in the sight of all His creatures who are capable of enjoying His divine and everlasting glory. Ingratitude is the total disregard for all the benefits, graces, and gifts received, and is the cause, beginning, and origin of all sins and misfortunes. On the other hand, the grateful acknowledgement of blessings and gifts received is appreciated and esteemed in heaven, just as it is on earth."

"Love is to be found much more in deeds than in words."

To learn more about St. Ignatius, go to <http://www.ignatiushistory.info/>.
 To learn more about our rich Jesuit heritage, go to <http://www.loyno.edu/jesuit/>