The Office of Financial Aid will be holding workshops that will provide information on how YOU can “Stay Ahead”.

1. **Financial Aid 101: Everything you need to know about Financial Aid**
   Sessions will cover: When and how to file FAFSA, TAP, Scholarships, and Work-Study applications; avoiding common mistakes; what to apply for; ensuring aid has been awarded and applied to your semester bill.

   - Tuesday, February 9th; 3:00pm-4:00 pm; *Carman Hall Room 126*  
     **FAFSA and TAP**
   - Wednesday, February 24th; 5:00 p.m- 6:00 p.m; *Carman Hall Room 122*  
     **FAFSA, TAP, Scholarships**
   - Wednesday, March 2nd; 3:00pm- 4:00 pm; *Carman Hall Room 126*  
     **FAFSA and TAP**

2. **Financial Literacy: Financial Knowledge, Attitude and Behavior**
   Sessions to cover: Importance of a Credit Score, building a Budget, Credit Cards vs. Debit Cards, Long term vs. Short-term spending

   - Tuesday, March 1st; 5:00-6:00pm; *Carman Hall Room 122*
   - Wednesday, April 6th 3:00-4:00pm; *Carman Hall Room 126*

3. **How to Apply for Federal Direct Loans and/or a Private Loan**
   This seminar will discuss Federal Direct Loan and Private Loan eligibility, borrower responsibilities, and loan repayment options.

   - Wednesday, February 17th; 3:00 pm–4:00pm; *Carman Hall Room 126*
   - Monday, March 14th; 5:00 p.m- 6:00 p.m; *Carman Hall Room 122*

4. **What Financial Aid is available for Graduate Students??**
   This seminar is for aspiring/current graduate students seeking federal assistance and scholarship opportunities

   - Wednesday April 13th; 3:00pm- 4:00pm; *Carman Hall Room 126*

   - Wednesday, April 20th; 5:00pm-6:00pm; *Carman Hall Room 122*

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