

# TIPS TO SAVE MONEY, NOT RUN OUT OF YOUR AWARD, & GRADUATE ON TIME



## Try not to drop classes (get help early!) or if you must drop, do it early to get a refund

#1

If you fail or drop a class late, the amount paid for those classes will be deducted from your maximum award amount, which means you will have less funds available to complete your degree.



## Avoid changing majors late; if you do, it will cost more to get your degree

#2

Explore majors early and settle on one by sophomore year; the earlier the better. Oftentimes majors do not dictate careers. Think carefully before changing majors after sophomore year. It can be more important to get your degree before running out of money.



## Try not to go PT; going PT is more expensive

#3

If special circumstances require that you enroll in less than 12 credits, reach out to your Scholar Advisor to discuss the circumstances and to develop a plan to complete your degree on time.



## 15 to Finish! Take more than 12 credits/term

#4

At many colleges, tuition is the same (flat rate tuition) for 12 to 18 credits/term. Taking 15 credits/term can save you money and time. If you take fewer than 15 credits in Fall or Spring terms, consider taking winter or summer classes as well, if offered at your college.



## Know how much award money you have left - Check your ISTS Portal often

#5

Log in at <https://Dream.applyISTS.net> to find your maximum award; total amount used so far and amount remaining; date and amount of last payment and more.