Happy New Year and Welcome Back!

**Spring semester financial aid credit refund**
- If you have an anticipated credit on your student account, SFAS will begin issuing the refunds shortly after the first day of classes of the Spring 2020 semester. Be sure to complete the Credit Refund form, and satisfy all other relevant financial aid requirements, to avoid a delay in the disbursement of your funds!
- You can request the credit refund, and satisfy missing requirements directly from your SIS account.

**Summer Public Interest Fellowship (SPIF)**
- Need funding to support your summer living expenses while working at a government agency or not-for-profit organization? SPIF funding is available and will provide up to $666.67 per week or a maximum of 12 weeks ($8,000).
- Click [here](#) to access Part I of the application, which is due immediately. Upon receipt of Part I, students will be notified immediately of their eligibility. If eligible, students will receive the link to Part II of the SPIF application. Part II is due by March 15.
- Students approved for SPIF funding will receive their check or EFT in early May, prior to leaving campus for the summer.

**Upcoming Financial Wellness Workshops**
- **Tuesday, January 21, 12:10-1:10pm (Room 128) - The Road to Zero: A Strategic Approach to Student Loan Repayment.** How will you repay your student loans? Your current situation, your future aspirations and your financial goals are what should together determine your repayment strategy. This workshop outlines the features of each of the repayment plans that are available to borrowers and discusses methods to manage your loans like PSLF, consolidation, deferment and forbearance. **3Ls are strongly encouraged to attend** as this will be an important precursor to your one-hour loan counseling session with Bill Mangini (more details below). This workshop will be presented by Ashley Norwood, AFC, Regional Manager, Northeast, AccessLex Institute. **You must RSVP to receive lunch.** RSVP [here](#).

- **Tuesday, January 21, 5:10–6:10 p.m. (Room 128) – Strategies for Financing the Cost of Your Bar Study.** Costs associated with sitting for the Bar can add up, especially when you aren't working yet! This session will help you estimate your expenses, talk through things to consider, and provide you with resources to create your strategic plan for managing these costs. This workshop will be presented by Ashley Norwood, AFC, Regional Manager, Northeast, AccessLex Institute. **You must RSVP to receive dinner.** RSVP [here](#).

In addition to the two workshops, Ashley Norwood will be on campus holding office hours between 2:00-4:30pm on Tuesday, January 21. If you would like to meet with her individually to
discuss loan repayment, budgeting, bar study, or any of the services MAX by AccessLex provides, please visit her in Room L190B.

- **Tuesday, February 18, 12:10-1:10pm, (Room, TBA) – Barriers to Investment Success: Understanding Your Behavioral Biases.** Behavioral biases are an innate part of our decision-making process. And while they can help us make important decision on a daily basis, they can also work against us in achieving investment success. Join John Caserta, Chartered Financial Consultant and Yale College alumnus, for a discussion on understanding and managing the behavioral biases that can impede your investment success. **You must RSVP to receive lunch. RSVP here.**

Our goal is to ensure that we present workshops that are relevant to today’s students. With that in mind, if there are specific topics related to financial wellness that you would like to see happen on campus, please discuss with a member of our staff.

**3Ls – Loan Counseling Session with Bill Mangini**

- Individual loan counseling sessions will begin soon for 3Ls! Beginning on **Tuesday, February 11**, we will have veteran loan counselor, Bill Mangini in residence every Tuesday and Wednesday throughout the spring semester to conduct personalized loan counseling sessions. At the end of the session, you will have an an actual repayment plan specific to your own debt, career plans and life. Bill will have appointments during the following times – 8:30am, 9:45am, 11:00am, and 12:15pm (room location, TBA). You will be able to schedule a one-hour appointment with Bill using the online "Office Hours" scheduling tool beginning Monday, January 13. It will be important to get yourself on the schedule as soon as possible as the spots fill up very quickly.

Have a great semester!

Please reach out to us at [financialaid.law@yale.edu](mailto:financialaid.law@yale.edu) or stop by the office, located in room M13 if you have any questions.