Warmest wishes to you and yours this Holiday Season!

**Holiday Break**

OSFA will be closed beginning December 23rd. We will resume normal operations on January 3, 2023. Feel free to contact us during this time via email or leave a voicemail with any questions or concerns; we will respond upon our return.

**Institutional Scholarship Opportunity for Underrepresented Students**

The Dr. Martin Luther King, Jr. Scholarship program was established in 1985 at UIC to recognize underrepresented students who have demonstrated high academic achievement and have shown a commitment to civil rights and social justice through community service.

Deadline: Wednesday, January 18, 2023

View eligibility requirements and apply on the UIC Scholarship and Awards Program (SnAP) portal: [https://uic.academicworks.com](https://uic.academicworks.com).

**Federal Student Loan Payment Pause**

The student loan payment pause initially set to expire on December 31, 2022, has been extended to June 30, 2023. During this time, no federal loan payments are due and interest accrual is paused. More...
information can be found here: https://studentaid.gov/announcements-events/covid-19.

Federal Student Debt Relief Program Update
On November 10, 2022, the proposed one-time debt relief plan was blocked by federal courts. As a result, the U.S. Department of Education is no longer accepting applications as they seek to overturn those orders. If you’ve already applied, your application will be held. More information can be found here: https://studentaid.gov/manage-loans/forgiveness-cancellation/debt-relief-info.

If you would like to be notified by the U.S. Department of Education when the application is open, please sign up on the Department of Education subscription page.

Beware of Loan Scams
You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You never have to pay for help with your federal student aid. Make sure you work only with ED and our loan servicers, and never reveal your personal information or account password to anyone. For more information, please review the Federal Student Aid website at https://studentaid.gov/resources/scams.

Manage Student Loan Debt
Keeping track of and organizing your student loans can make it easier once you enter repayment. Records of your federal student loan borrowing can be found on the Federal Student Aid website. Here you can find a breakdown of your total federal loan debt and loan servicer(s) information. Private student loan information can be found on your lender’s website or on your credit report.

The AAMC MedLoans Organizer and Calculator (MLOC) is a great tool for keeping your federal student loans organized. It can calculate and provide a comparison of loan repayment amounts on the various repayment plans based on personal information entered.

The holidays can be expensive, especially when it comes to preparing dinner and gift-giving. Take a look at our inexpensive meal recipe and DIY gift idea below!

Taco Chili

- 1 pound of ground beef/turkey or meat substitute (Optional)
- 1 can of corn or bag of frozen corn
- 1 can of stewed or diced tomatoes
- 1 can of black beans
- 1 can of pinto beans
Taco Seasoning
- Cheddar Cheese
- Sour Cream
- Tortilla Chips (Optional)

Instructions:

Brown the meat of choice in a crockpot or large pot, add preferred seasoning, drain the meat, and add all ingredients except cheese, sour cream, and tortilla chips. Once fully cooked, add cheese and sour cream to individual bowls if desired. Eat with or without tortilla chips.

Total cost of meal: $10 - $15
Estimated Servings: 5

Some ingredients may be available at the UIC food pantry.

Frosted Glass Jar Candle Holders

Supplies you’ll need:

- Disposable plastic tablecloth or old newspapers
- Salt (Kosher and/or Epsom)
- Glass Jars (Mason or cleaned pasta sauce jars)
- Twine
- Christmas Springs
- Mod Podge
- Sponge Paint Brush
- Hot glue
- LED tealight or votive candle

Instructions:

1. Cover the workspace area with a disposable plastic tablecloth or old newspapers.
2. In a paper plate, mix salt and Epsom salt together.
3. Cover the outside glass jar sides in mod podge using a sponge. Leave an inch or so clear below the rim.
4. Sprinkle the jar with the salt mix while the glass jar is still wet. Gently roll the glass jar in the salt mixture on the plate. Be sure to scoop and sprinkle the salt on the glass jar to cover the entire area with the mod podge.
5. Once the salt dries completely, paint another layer of mod podge on top of the jar to seal the salt in place. Be sure to dab the mod podge instead of using a sponge brush.
6. Once the jar is completely dried, wrap twine around the top of the glass jar. Using hot glue, attach a Christmas spring to the twine before tying the bow or knotting off.
7. Add an LED tealight or votive candle to your glass jar.

Your project is ready! You can create multiple jars using various shapes and heights to display them together. Use this as decoration, or centerpiece, or gift it to your family and friends!

Financial Aid Tip of the Month
If you have extra funds to spend, take advantage of an AARP membership. This membership is available to everyone and has recently become a life hack for Gen Z. They offer discounts on restaurants, travel, health, and several finance tools. Please check out their website at https://www.aarp.org/.

Reminders
- Complete the 2023-2024 FAFSA
- The first spring financial aid disbursement is January 3, 2023