# Financial Tips From Your Peers

## BOOKS

| Basic Information | • 1L books for fall semester will be available for purchase in early-mid August.  
• Prepare to spend two-thirds of the estimated allowance for books and supplies in fall semester.  
• Purchase your Legal Methods textbook in advance. For maximum savings, acquire a used copy at the bookstore or NEDC Book Sale, as this course is only 2 weeks.  
• Factor in extra money to purchase study guides ($20-$30/guide). Study guides are on reserve in the library, but demand is high during exams. |
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<td>New</td>
<td>• New books are available for purchase at the bookstore. New books are ideal for students that find other people’s notes distracting.</td>
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| Used              | • Used books are available at the bookstore, the NEDC Book Sale, or online.  
• Make sure you purchase the correct edition for your class.  
• For the best deals, used books are the way to go, but these books will contain markings and highlights from previous owners. |
| Resources         | • Northwest Environmental Defense Center (NEDC) Used Book Sale – Cash/Check only.  
• Amazon Prime – 6 months free membership  
• Half.com |

## HANDLING YOUR FINANCES

| Financial Aid Refunds | • **Refunds are available no earlier than the first day of your classes.** If you will take a course that starts 8/15, your fall refund will be available no earlier than 8/15. If you will not start classes until 8/29, your fall refund will be available no earlier than 8/29.  
• Consider the **Promissory Note Program**, a short-term loan program through the L&C Law School Bookstore. Notes MUST be repaid within 30 days. You may sign up for this program on Orientation Day. |
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| Budgeting             | • Loan refunds cover 4½ months. Budget them to last 5-6 months.  
• Set aside money in the event of emergencies like car repairs, computer crashes, or medical bills.  
• Set aside funds to purchase business attire. During the course of the first year, students will be invited to events that require such attire.  
• There is **NO SALES TAX** in Oregon! If you anticipate making large purchases, wait until you are in Oregon. |
| Prior Loans           | • If you have prior student loans, you may request a deferment while in school (subject to the type of loan). Check with your loan servicer to see what steps you need to take. |
| Student Accounts      | • Student and Departmental Account Services produces itemized student account statements. You will be automatically enrolled in our E-Bill system using your L&C email address. A notice will be sent in early July when your fall semester statement is ready to view. The fall semester deadline to settle your account is August 11, 2016.  
• Check WebAdvisor for a real-time itemization of account activity. |