With final exams coming up next week, you are probably thinking about going home for the Christmas break, sleeping in, and visiting with your family and friends. You will have some days that will slow down a little, so here are some tips to help you keep organized and keep you ahead for the spring semester.

- Update your spring semester calendar with important dates. The Registrar’s website has various calendars that will tell you Academic, Holiday and more online at: [http://www.xavier.edu/registrar/calendars/](http://www.xavier.edu/registrar/calendars/).

- The Bursar lists Important Dates for Spring Semester 2016 at: [http://www.xavier.edu/bursar/](http://www.xavier.edu/bursar/). This site can answer questions you or your parents may have concerning your bursar bill.

- The HUB has a ‘Pay Bill’ icon to check your charges and balance. There is a change on the HUB concerning health insurance that looks similar to the notice in yellow (below). Be sure to waive it before the deadline if you do not need it.

  Health insurance is automatically charged to the bursar accounts of new (Spring 2016), full-time undergraduate students. It is university policy that all full-time undergraduates must be covered by a major medical health insurance policy. If the student is covered by their own/parent’s insurance, then this charge can be waived by proof of insurance, which can be done online at [www.xavier.edu/waive/](http://www.xavier.edu/waive/). The deadline to waive the Xavier health insurance is February 7, 2016. If the student is unable to prove that they have health insurance, then the Xavier insurance will cover them for the remainder of the school year.

- Lastly, do not forget to check your bursar balance to make sure payments are up-to-date to avoid dropped classes in January.

Wishing you continued success in the BSHSA program along with a multitude of holiday blessings this upcoming year!