

Stall Street Journal

Issue 1, Volume 1-2008 Published by PSU's Financial Aid Team

Did you know...

You can receive your FREE credit report each year from all three credit reporting agencies?

www.annualcreditreport.com

Want something else for FREE?

You can sign up for monthly Financial Wellness tips sent directly to your Plymouth email. You will receive monthly tips on how to manage your student loans, personal finances, and how to create and maintain good credit.

To sign up, just email your request to smart_email@plymouth.edu. It's that easy!

Fact or Myth?

By paying the minimum payment it would take a student more than 12 years and \$1,115 in interest to pay off a \$1,000 balance on a credit card with an 18% annual interest rate.

Fact - bankrate.com

Frugality

~ **Be patient.** Don't buy that new gadget today. Wait a month or two and the price will certainly go down.

~ **Banking fees are for suckers.** Many banks will charge you checking fees or minimum account balance fees. Find a bank that does not.

~ **Ditch your car.** Walk, bicycle, or take public transportation. You'll save on car payments, gasoline, parking, and speeding tickets.

www.yourcreditadvisor.com

Guess what time it is?



...It's scholarship time!

Now is the time to begin applying for scholarships for Fall 2008. For more information, check out the Financial Aid website at www.plymouth.edu/finaid/.

Don't be late...PSU's Priority FAFSA deadline

March 1, 2008

