

# Stall Street Journal

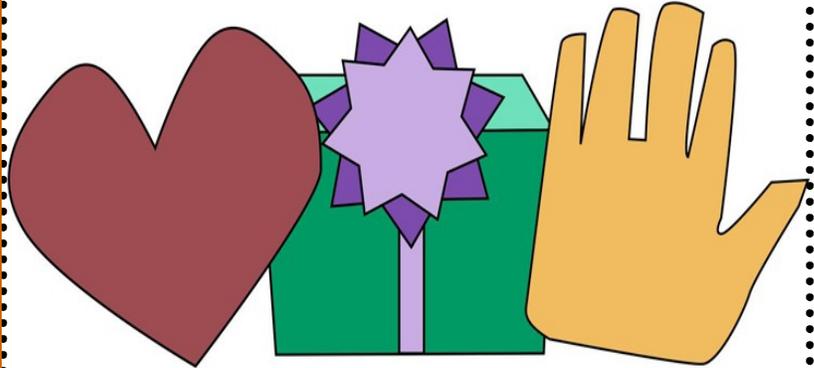
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[www.plymouth.edu/finaid](http://www.plymouth.edu/finaid)

Financial Wellness Newsletter

A "rewards card" may not be as rewarding as it seems. Before signing up for one, evaluate the interest rates (which tend to be higher), annual fee and any transaction fees. Also, consider the impact applying for the card will have on your credit score. It may reduce your credit score by as much as five points short term! It can take two years before that inquiry is removed.

(CBA of NH)



## Gifts from Heart and Hand

PLYMOUTH STATE UNIVERSITY

Monday, November 15, 2010

11am to 6pm

PSU's HUB Hage Room

**G**ifts from Heart and Hand is a fun

and free event that features a wide array of gift ideas that can be made or purchased for under \$10, as well as many money saving tips for holiday spending. The purpose of this event is to change the focus of gift giving from the amount of money spent to "it's the thought that counts." A raffle will be held at the end of the day for each of the gifts featured. The event is

**Even with rewards or cash-back cards, the usefulness of the card may depend on your spending level. For instance, an American Express card offers "up to 5 (percent) cash back at supermarkets, gas stations, and**



**drug-stores," but the fine print says the higher rebate doesn't kick in until you spend \$6,501 on the card. (bankrate.com)**



## Quick Fact

There is a twist on traditional identity theft - medical identity theft. This occurs when thieves use your personal and health insurance information to get medical treatment, prescription drugs, or submit false bills to insurance companies. (CBA of NH)

Come Visit The PSU Financial Aid Team! Located on the garden level of the Spear Building, Room 108.

**Open:** Mon, Tue-8:30am to 4pm Wed-10am to 4pm Thur, Fri-8:30am to 4pm  
Call at 603-535-2338 or Fax 603-535-2627