

Stall Street Journal

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Come Visit the PSU Financial Aid Team!

Garden level of Speare Room 108
(603) 535-2338

Open: **Mon, Tue, Thurs & Fri-**
8:30am-4pm

Wed-10am-4pm

Happy Holidays from the PSU Financial Aid Team!

ATTENTION RETURNING 2012-2013 STUDENTS!

THE 2012-2013 FAFSA GOES ONLINE

JANUARY 1, 2012!

FILL OUT YOUR FAFSA AS SOON AS POSSIBLE
IN ORDER TO ENSURE MAXIMUM FINANCIAL AID
ELIGIBILITY!

Go to www.fafsa.ed.gov

Contact the PSU Financial Aid Team if you have any
questions.

Holiday Spending Tips on a Tight Budget

Holiday spending can be stressful and many think spend, spend, spend! But there are many tips and ideas that can lower your spending while still having a great gift for everyone.

1. Create a list of family and friends you would be shopping for and brainstorm gift ideas for each person. Set dollar limits for each person and stick to them.
2. Get creative! A creative gift can often "mean more" than an expensive gift. Making ornaments, holiday cookies... and various other ideas are all on the Heart and Hand blog at <http://heart-and-hand.blogs.plymouth.edu/>
3. Create a budget and stick to it! Budget what you would like to spend and allocate an amount to each person.

Be reasonable and stay within the budget.

4. Shop online and shop early. Compare prices with both in store and online, and always check for free shipping.
5. Check out alternative stores, instead of Walmart and Amazon.com, look at Goodwill, the Salvation Army, and Etsy.com. These can be a great way to find lower cost reused gifts or homemade items.
6. Think Environmentally friendly and re-USE or re-gift.

Start thinking about Scholarships Now!

Scholarships are a great way to pay for your education! Start looking and fill out the applications now! Create a calendar of scholarship deadlines so you will not be late! Check out the PSU Financial Aid Team's website for more information. Scholarship deadlines will be here before you know it!

<http://www.plymouth.edu/office/financial-aid/scholarships/psu-grants-scholarships/>



Holiday Gifting to Yourself

Resist the idea of shopping for yourself! Instead of buying a new wardrobe or some new technology: Pay yourself first, put the money in a savings account, or open up a certificate of deposit. Pay upcoming bills early. Pay off a credit card balance. Pay off your accruing interest on a student loan. Think about your long term benefits and goals and spend wisely and save often.