Money Management Session

The Office of Financial Aid has invited Nicole Knight from AAMC to discuss money management on October 21st, from 1:00 to 2:30 PM in Sackler Auditorium. The focus of this session is to discuss an overall strategy for managing student loan debt and to ensure an understanding of the important intricacies that go along with borrowing loans.

Some of the specific topics will include: a review of loan basics, budgeting, credit management, borrowing wisely, and the importance of managing your student loan portfolio. Nicole will also provide a high-level overview of the Public Service Loan Forgiveness option, Income Based Repayment (IBR), and Pay as You Earn (PAYE), and talk about what generally occurs with loans while in residency.

SALT: A Tool for Financial Well-Being

TUSM is continuing to provide you with free memberships to SALT, a program created by American Student Assistance (ASA) that helps its members manage their money and student loans during college and beyond. ASA has simplified the SALT registration process to make it easier for members to activate their accounts. Simply visit: www.saltmoney.org and click “Sign Up.” With SALT, you can:

- Keep track of your student loans
- Get loan advice from an expert, neutral counselor
- Learn more about your money with My Money 101
- Learn to save money wisely
- Discover deals and discounts
- Search for scholarships

SALT Monthly Check-Up

Does your current bank make it convenient for you to make a deposit, withdraw cash, or make a payment online? Are fees adding up to cost the same amount as your books? These are important factors when selecting the best bank or type of bank account for you—and yes, many banks offer multiple types of checking and savings accounts. Look for:

- Location and convenience
- Minimum balance requirements
- Fees
- Online transaction types and limits
- Online bill pay

Stay tuned for our new SALT Monthly Check-Up emails, designed to keep you financially healthy!
HOLIDAY TRAVEL TIPS

It will soon be the hectic and expensive holiday travel season, and we would like for you to go home to your loved ones or visit friends without stressing about the cost of getting there. These useful tips from independenttraveler.com can help you, if you plan carefully and ahead of time.

- Avoid peak travel dates—Instead of traveling, for instance, on the Wednesday before Thanksgiving Day, which is when everyone else is booking their flights, try getting an early morning flight on Thanksgiving Day itself. You’ll still get home in time for the turkey!
- Book early—Don’t wait, book now!
- Shop around—Sites like Kayak.com offer several options for many airlines
- Know your airports—if it isn’t a huge hassle to use alternate airports, for instance, flying to Baltimore instead of Philadelphia, pick the cheaper option.
- Pack wisely—Many airlines are now charging for checked baggage, so if you can fit everything in your carry-on while still meeting the TSA rules, you can save a good bit of money. Just borrow your sister’s shampoo.

*REMEMINDER*

You may return your federal student loan proceeds to the Direct Loan program within 120 days of disbursement and be eligible to have the loan fees and accrued interest reversed. To take advantage of this you must have the school return your loan proceeds on your behalf. If you are interested, please contact OFA.

Poll: What are your favorite things to do in Boston that don’t weigh heavily on your wallet? The top ten results will be listed in the Spring 2014 Newsletter!

Please email suggestions to med-finaid@tufts.edu with the subject “Favorite Activities.”

Simple, Delicious Fall Treat

The tastes of fall are here—pumpkin lattes, apple cider—but indulging in too many of these treats at the local coffee shop could begin to add up and take a sizable hit to your budget. As students, you don’t have much time to create elaborate dishes, but this simple, inexpensive, and tasty recipe from acowboyswife.com will help you indulge your fall sweet tooth. Enjoy!

Caramel Apple Cobbler

You will need:
- Butter cake mix, from the box
- 2 cans of caramel apple pie filling
- 2 sticks of butter, or a can of Sprite (whichever you prefer)

Spray the bottom of an 8x11 casserole pan with cooking spray. Pour filling into the pan. Pour dry cake mix over the filling evenly. If using the butter, melt the butter first and pour on top of the cake mix. If you use the Sprite instead, pour over the cake until it is covered. Bake at 350° for 45-50 minutes, or until golden brown.

OFA Caseloads and Staff

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