

Navigating Your Financial Future

*your dream
your plan
your future*

Sponsored by
Office of Student
Financial Assistance,
Florida Department
of Education,
Tallahassee, FL

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Spring Break on a Budget

The mid-semester blues are about to vanish as crowds of students head to the beach for the infamous spring break ritual.

Retailers and vendors are gearing up for the influx of young adults with disposable income to spend.

Whether you are planning to party on a beach, visit Vegas, or spend your time volunteering for a good cause, Spring Break week can be an expensive outing.

Here are some ways to save money no matter where you spend the week:

Transportation: Carpool with friends and split the cost of gas. When at your destination, use public transportation or share the cost of a cab to get to activities and save on parking fees.

Housing: Split the cost of a hotel room or house rental with a group of friends. Rentals tend to have larger rooms and

allow you more flexibility with meals and entertainment.

Food: Limit eating out at restaurants by keeping snacks and grocery items on hand. Hotels offer rooms with kitchenettes. Most rental properties have full kitchens available as well as patios for grilling out.

Entertainment: Look for free or low cost activities around town such as local music concerts, comedy clubs, Frisbee golf courses, and Redbox movie rentals for \$1.

Travel safe and enjoy your spring break without breaking the budget!



Financial Aid Update

There is still time to complete your federal and state applications for financial aid.

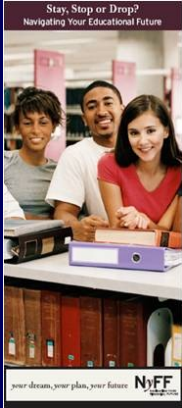
To access each application, please visit the following websites:

Free Application for Federal Student Aid (FAFSA):
www.fafsa.gov

Florida's Scholarships and Grants:
www.FloridaStudentFinancialAid.org

Remember to also apply for financial aid at the institution you are attending or plan to attend.





Stay, Stop or Drop?
Which choice is best
for you?

*“You will never
FIND time
for anything.
If you
want time,
you must
make it.”
Charles
Buxton*



Stay, Stop, or Drop?

The U. S. Department of Education recently reported the following statistic: 70% of defaulted student loans are from student who withdraw from school. If you are thinking of leaving school for any reason, please consider how this may affect your future.

There are basically three choices you can make:

- Stay in school
- Stop out for a short while
- Drop out

Each choice has important implications for your future. OSFA’s brochure, Stay, Stop or Drop? can help provide the guidance you need to make this important decision.

Our brochure features important questions you may want to ask an advisor at your institution’s financial aid office when contemplating each of these choices.

Remember, loans need to be repaid. Do you know the provisions? Are you prepared?

Summer Internships

Looking for a way to boost your resume and gain work experience in your field? Consider using your time off between semesters for internships. Ranging from one week long to an entire semester, internships are fast becoming a requirement for employment.

As a college student, the first place to seek out internship opportunities is right on campus: the Career Center. Many employers contact schools

directly to post openings for internships.

Network with family and friends to seek opportunities to intern in your major.

Other sources for internships and/or volunteer opportunities:

- www.fastweb.com
- www.college.monster.com
- www.internships4you.com

Spring Forward March 13

For those of us considered “old school,” we will physically change our alarm clocks the night before to ensure that we wake up to the new time. For those of you who depend on **cell phones** for an alarm clock, make sure your phone service updates the phone automatically.

In October 2010, the time change caused quite a fiasco for owners of certain cell phones. Many people were late for Sunday commitments. One pastor was late to church and almost missed preaching his sermon!

So be sure to check with your cell phone provider for important details regarding the time change.