



H F A I

Harvard Financial Aid Initiative

Shoestring Strategies for Life @ Harvard

A guide for students on a budget





hot
HFAI
tip

This shoestring smiley pops up whenever we've got a hot tip for you. Feel free to use them, but please don't abuse them.



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Introduction

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k **Mission of the Guide:**

As student coordinators of the Harvard Financial Aid Initiative (HFAI), we have created this guide in an attempt to make life easier for Harvard students on a budget. We hope we succeed at pointing out strategies and resources for budget minded students.

k **Mission of HFAI:**

Our mission is to help students from modest economic backgrounds learn about Harvard, apply if interested, matriculate if accepted, and get the best out of their experience after they arrive.

k The Harvard Financial Aid Initiative:

The Harvard Financial Aid Initiative includes two broad areas:

Financial Aid: Parent(s) of families with incomes of less than \$40,000 are not expected to contribute to their children’s Harvard tuition costs. In addition, Harvard has reduced the contributions expected of families with incomes between \$40,000 and \$60,000.

Admissions: Harvard has reemphasized, in the context of its highly personalized admissions process, the policy of taking note of applicants who have remarkable accomplishments despite limited resources at home or in their local schools and communities.

k What We Do:

We assist with the national recruiting effort of the initiative. Our outreach includes phone calls and e-mails to thousands of students, communicating with high school advisors, leading tours and information sessions for visiting students, connecting with community groups, traveling throughout the country, and hosting events on the Harvard campus promoting economic diversity.



k Why We Do It:

- A student from the highest income quartile and the lowest aptitude quartile (as measured by standardized test scores) is as likely to be enrolled in college as a student from the lowest income quartile and the highest aptitude quartile.
- At the nation’s most selective colleges and universities, only three percent of students come from the bottom quartile of the national income distribution and only 10 percent come from the bottom half. Almost three quarters come from families in the top quartile. (Carnivale & Rose)
- The median income in the United States is approximately \$43,000. (U.S.Census Bureau News, 2004)

First Things First



- Buying Furniture
- Buying Textbooks
- Sports Funding for Varsity Athletes
- Subsidized Music Lessons
- Subsidized Tutoring



Buying Furniture

You've just arrived, met your roommates, chosen your room, and have started planning the motif that will come to define your first year. Some among your roommates might be interested in buying brand name towel racks, spending a small fortune on a Persian rug, or other furniture budget busters. Don't fret. Here are a couple of strategies that will help.

- k 1) **Set limits.** Budgets are always important, and there's no better time to start your college budgeting than the first few days of decorating your room. While it's tempting to purchase more than you might actually need (or have cash for) during this exciting time, and equally easy to simply give in to the high prices of retail shops surrounding Harvard Square, there are several ways in which you can still find terrific pieces to make your room your own. Setting a budget with your roommates can help.
- k 2) **Craig's List.** If you're not from a major city – and even if you are – you may never have heard of Craig's List. It's a fantastic website, advertising anything from jobs, to books, to furniture, or even dates (note: don't go there). Some people get so desperate to get rid of their junk that they



will even bring it to you. In any case, check it out before hitting up some of the luxury brands in Central Square. <http://boston.craigslist.org/>

- k 3) **Futons, futons, futons.** They're cheaper than couches, they handle college life better, and they double as a bed for visiting friends and relatives. Pop the idea around before people get their hearts set on the leather sofa that you know costs more than your tuition.
- k 4) **Here's the best secret.** When spring comes, get in touch with graduating seniors. They have everything you could (n)ever want, from bookshelves to couches to refrigerators to books, etc. etc. etc. And if you can wait until they're really desperate, you can walk away with a new room for a song. The trick is to have the foresight to buy, store, and then enjoy when fall rolls around.

Buying Textbooks

Let's be honest. One of the worst things about going to college is paying for your books. With all its convenience, you may want to look outside the Harvard Coop. Another solution: buy your books on-line from the comfort of your dorm room, saving you time and, most important, tons of money. If you can give yourself a few days (i.e., 5 – 7 for shipping), you can literally save 50% – 75% per book. Any of the websites below will let you search a book by its title or author. Just make sure you have the right edition!

“Spending hundreds of dollars every year is not only unfair; it’s also unnecessary.”

Below is a list of websites you can order your textbooks from at discount prices. www.cheapesttextbooks.com is the best, since you can see exactly how much you are saving in an interesting comparison feature. The others are also great, but make sure you are searching the used sections at places like amazon.com or barnesandnoble.com. Otherwise, it may not be worth it.

1.	8	http://www.cheapesttextbooks.com	8
2.		http://www.amazon.com	
3.		http://www.barnesandnoble.com	
4.		http://www.half.com	
5.		http://www.ecampus.com	
6.		http://www.zooba.com	
7.		http://www.textbookx.com	





Sports Funding for Varsity Athletes

If you are an intercollegiate varsity athlete and you receive Pell Grant funding as part of your financial aid package or if you are an international intercollegiate varsity athlete and you have demonstrated financial need comparable to that required of a Pell Grant recipient then you are eligible to receive funding from the [NCAA Student-Athlete Assistance Fund](#).

This funding will cover your expenses for the academic year in categories such as:

- Health Insurance Premiums
- Emergency Health, Dental, Vision Expense
- Academic Course Supplies
- Costs Related to Family Emergencies
- Clothing and Other Essentials

Original receipts should be handed in unstapled to the Director of Compliance at the Murr Center, 65 N. Harvard St. Cambridge, Ma. 02138



“Before selling your violin, guitar, or accordion in fear that you just can’t afford music lessons, check out the Office for the Arts Music Lesson Subsidy Program.”

Subsidized Music Lessons

Now that you are here at Harvard, you may want to try new things and meet new people. Excellent idea. But don’t let those years of hard work playing your instrument go to waste (unless, of course, you *really* hate it. Then waste it with pleasure). Before selling your violin, guitar, or accordion in fear that you just can’t afford music lessons, check out the Office for the Arts Music Lesson Subsidy Program. If you are not a beginner (but not necessarily a Mozart, Pavarotti, or Jimi Hendrix), and are on financial aid, you may be eligible to get your music lessons subsidized up to 50%. To learn more, check out <http://www.fas.harvard.edu/~ofa/programs/music/mlsp.html>

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Subsidized Tutoring

Many people hear that getting into Harvard is the hard part; once you're in it's a breeze. As we come to find out, that's not really true. Thankfully there's help out there for those classes that prove the saying false. The Bureau of Study Counsel offers peer tutoring in a variety of subjects. The courses most often requested are in the areas of mathematics, natural sciences, economics, and languages. The Bureau also coordinates an English as a Second Language (ESL) tutoring program. The cost of tutoring in any subject is \$4 per hour for Harvard College undergraduates, however there is financial aid offered to students who need it. If you are an undergraduate on financial aid, the tutoring fees will ordinarily be paid at the same percentage of grant aid that your financial aid package provides. In order to request financial aid for tutoring you should fill out a Beneficiary Aid application after the tutoring fees have appeared on your term bill. An application can be found at:

http://fao.fas.harvard.edu/downloads/beneficiary_aid_application.pdf



Other Resources at the Bureau:

- **Free Groups and Workshops.** Such as: “Speaking up in Class”, “What are you Doing with your Life?”, “Choosing a Concentration” and many more.
- **\$25 Course in Reading and Writing Strategies.** This reading course helps students read faster, strategically and selectively by helping students develop a greater range of reading rates and reading strategies so that students have more choices available to approach any text. There is also financial aid available for students who qualify. <http://bsc.harvard.edu>

Do you have a sweet tooth in need of a quick sugar fix? Go get some free candy from William James Hall by participating in one of the speedy psych experiments that are offered almost daily.



Life at Harvard

- Student Events Fund
- Finance & Romance:
 - 11 Inexpensive Date Ideas
- UC Generosity
- Beneficiary Aid Fund

“Don’t delete it, it could be your free ticket!”

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Student Events Fund

There is always something going on, from huge house parties to a capella concerts, improv comedy to musical theatre. These events are usually reasonably priced, but they add up rather quickly. That’s why we have the Student Events Fund (SEF). The Student Events Fund is offered by the Undergraduate Council in partnership with the Financial Aid Office, the Harvard Box Office, and the Office of the Dean. The fund allows eligible students to order one ticket to any number of student-produced events that sell tickets through the Harvard Box Office. There is no way to petition or ask for the fund. The Financial Aid Office awards SEF funding to all students from modest income families and everything is strictly confidential. We’re mentioning it here so that if you think you might be eligible you can keep your eye out for the e-mail notification, because that is the only way they notify you. So, if you see an e-mail from the Financial Aid Office with “Student Events Fund” in the subject line, don’t delete it, it could be your free ticket!



Join a group, and host a dinner. The UC and a variety of other organizations offer funding for extracurricular groups to do virtually anything, including hosting discussion dinners. Invite a guest speaker, or just hold a discussion among friends, and order something decidedly not mass-produced. The UC will often foot the bill. See <http://www.ucfas.harvard.edu/#grants>

Finance & Romance: 11 Inexpensive Date Ideas



- k 1.** Go to the **Boston Children's Museum** (300 Congress Street, 617-426-6500) and act like kids again! Play with the hands-on displays and interactive exhibits, including a two-story maze. Free passes can be reserved at the Boston Public Library. <http://www.bostonkids.org/>
- k 2.** Check out the **Harvard Museum of Natural History**. Free to Harvard ID holders (and one non-Harvard guest). The many exhibits include zoological galleries, meteorites, fossils and of course, the *Ware Collection of Blaschka Glass Models of Plants*, otherwise known as the



“Glass Flowers” that your parents have been nagging you to see since you got here. Located close to the Science Center on 28 Oxford Street. <http://www.hmn.harvard.edu>

- k 3.** Go running, biking or roller-blading next to the **Charles River** on a sunny day. It's close and has miles of trails. Get your exercise and impress your sweetie with your endurance and out-of-breath conversational skills.
- k 4.** Check out **Thursday Open Mic Night at Club Passim** (26 Church Street, Harvard Square). Featuring local folksingers from 7pm late into the night at the low-key Club Passim, Open Mic Night is only \$5 for admission. If you're totally broke, don't despair. On warm nights, a crowd of listeners can be found on the sidewalk outside the café, where music drifts into the street. <http://www.clubpassim.org>
- k 5.** Put on your mittens and go **ice-skating at the Charles Hotel rink** (617-234-8008). Admission is \$5 if you bring your own skates. Enjoy the beautiful 2,900 square foot outdoor rink, and warm up with some hot chocolate afterwards. Located right in front of the Charles Hotel on Bennett Street.



- k 6.** Don't forget the **Museum of Fine Arts**. Free to Harvard ID holders at all times, so play it up. Just take the Green Line E to the Museum stop. <http://www.mfa.org>
- k 7.** Go to the beach. **Revere Beach** is the oldest public beach in America, established in 1896. It is free, uncrowded, accessible by public transportation, and open year-round. During the hot summer months, enjoy a swim in the chilly water or visit in the winter for the beautiful scenery, to collect seashells and driftwood, or to take a romantic stroll by the sea. To get there, take the Blue Line to Revere Beach or Wonderland Station. Cross the street to the beach. <http://www.reverebeach.com>
- k 8.** For just \$2.50 each, you and your sweetheart can enjoy a serene 15-minute ride around America's first public garden in one of the famous **Boston Public Garden Swan Boats**. The Public Garden (take the Green Line to Arlington Station) is beautiful, originally designed by architect George Meacham in the 1850s. The Garden also contains the adorable "Make Way for Ducklings" statue! <http://www.swanboats.com>

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- k 9.** The **Central Square Salvation Army** (on Mass Ave between Central and Kendall) is a mecca of great deals and far-out purchases, from incredibly cheap books (including the occasional rare find) to wacky furniture and polyester pants. Buy your date a cute T-shirt or a plastic headband – you can get almost any item for a dollar if you bargain.
- k 10.** Check out a movie at the **Somerville Theater** (Davis Square T stop) which offers cheap movies shortly after they are released to the major theater chains. A short ride up the T gets you some of the best (and cheapest) popcorn in the city, and a movie that might be a few weeks old for about half the price. Plus, Davis is a very cool area in general and a great place to explore. <http://www.somervilletheatreonline.com/>
- k 11.** Finally, how can we forget the **Harvard College Observatory**? Your Harvard tour guide wasn't lying – it's a great, free, place for a date. You can even go to one of the "monthly observatory nights" on the third Thursday of every month to hear a "nontechnical lecture and telescopic observing from the observatory roof." Remember warm clothing in cold weather. Located at 60 Garden Street. <http://cfa-www.harvard.edu/cfa/ep/obsnight.html>

k “The Financial Aid Office has your back.”

UC Generosity

Our Undergraduate Council works hard to spoil us with great deals that range from getting you home inexpensively to making sure that you have a good time on-campus without spending a fortune. In fact, they are the largest funder for student groups and student projects.

Around vacation times you'll start receiving e-mails about UC shuttles that travel to either Logan Airport (\$5 in the past), or to Pennsylvania Station in New York City (\$20 one-way in the past). These shuttles are reliable and quite reasonably priced, although, like any bus, they may get stuck in traffic. When packing up to leave campus in the spring, you can also buy cheap boxes and tape to use in storing your stuff. Also, the UC hosts \$1 movie nights, sells discounted movie tickets, hosts events like Loker Pub Night, and gives away party grants that any student can take advantage of. Check out their website regularly to stay current with new editions. <http://uc.fas.harvard.edu/>



Beneficiary Aid Fund

Living on a budget can help make sure that college life doesn't bankrupt you. But what about those emergency costs that no one can really plan for? That's where the Beneficiary Aid Fund comes in. This assistance is meant to help out with surprise term-time costs. A student only needs to fill out the easy, one page application (at http://www.fao.fas.harvard.edu/special_status.htm) to receive assistance for emergency medical, dental, or other non-discretionary education-related expenses. So whether you sit on your glasses, need your wisdom tooth taken out, or need some tutoring, the Financial Aid Office has your back.



Fortunately, there are plenty of job openings on campus at all times. Here's a brief overview of some term-time job resources and how to use them:

Student Employment Office (SEO)

www.seo.harvard.edu

617-495-2585

Getting acquainted with the SEO website will be invaluable if you plan on working during your time here at Harvard. There are a few hundred job openings posted here at any given time with new opportunities added daily. It is possible to narrow a job search down by category, location (on campus and off campus), summer or not, and whether you're work-study (if you have any questions about your work study status and what that means, contact the SEO). It is also possible to receive an SEO email advertising new job postings daily: sign up at www.seo.harvard.edu/students/subscribe.

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Making Money Instead of Spending Money

· Resources

· Specific Jobs

Harvard Student Agencies (HSA)

www.hsa.net

617-495-3030

67 Mt. Auburn St., Harvard Square M-F 9AM-5PM

HSA manages 10 student-run enterprises (including the successful *Let's Go* travel book series) and employs Harvard students in each. Additionally, Harvard Student Resources (HRS) www.hsa.net/hsr regularly provides moving, bartending, catering, and other temporary job opportunities. Just go to their office at 17 Holyoke Street and check out their appropriately labeled folders.

Bureau of Study Counsel

<http://bsc.harvard.edu>

617-495-2581

5 Linden St., Harvard Square M-F 8:30AM-5:30PM

The Bureau of Study Counsel offers to match student tutors with students needing some extra academic assistance. To become an On-Call Peer Tutor, you will need to have received a B+ in the course you'll tutor and you must attend a training session at the start of the academic year. On-Call Peer Tutors make \$12 an hour and the schedule is extremely flexible.

P Specific Jobs: C

Let's Go:

The *Let's Go* Research-Writer position provides students with the unique opportunity to explore in depth a foreign culture without having to pay handsomely to do it. In addition to the travel costs and a generous daily stipend, students needing a summer financial aid contribution will receive a \$1,000 check for that purpose.



Department Discussions: Almost every academic department hosts a slew of guests, visiting scholars, talks, and events throughout the semester with catered food. The events themselves are reason enough to attend, but the food isn't far behind. Contact your head tutor for more details.

Faculty Club:

The Harvard Faculty Club, soaked in luxury, is a place in which few students ever set foot. And for that reason it may be one of the best-kept secrets if you're looking for some extra bucks. Even if you've never had any experience in the food industry, the HFC will pay you almost \$14 an hour to wear a tuxedo and wait on professors and distinguished guests. You'll learn service etiquette you didn't know existed, and after a few weeks you'll be able to remove a cork from a wine bottle in seconds. You pick the days you want to work. The only drawback is the long shifts, which run approximately 7 hours each.

Dorm Crew:

This job is not for the faint of heart or stomach. Often you'll be cleaning up after very messy people and for most cleaning the bathroom was the worst of chores at home. If you don't have much of a problem turning what used to be a chore into a money-making job, you'll be fairly well

rewarded: Dorm Crew pays \$10.45/hour (as of printing), slightly higher than most jobs on campus. In addition, for four weeks at the end of the spring term, you can earn over \$2600 through Dorm Crew and Reunion jobs while living on-campus in provided housing. That said, cleaning bathrooms can get tedious quickly and there are plenty of alternatives; certainly don't lock yourself into this one if your interests would lead you in other directions.

Business School/Psychology Studies:

So you want to make some money, but you want variety, ultimate flexibility—the ability to 'work' eight hours one week and zero the next—and you don't want to be committed to anything. Business school and psychology studies are probably exactly what you're looking for.

For Business School studies, go to: www.hbs.edu/cler/

Business School studies are the gold mine across the river that a lot of people don't know about. Once you have registered on the website, you'll be able to view available studies and sign up for them online—expected payouts are posted along with a description of the study. Pay is generally around \$15-25 for an hour to an hour and a half of participation. Every now and then the compensation is based on your results and will vary between participants—in these cases there is usually a minimum compensation (at the lowest \$10) with the opportunity to earn substantially more—up to \$50. These can be great if you get lucky, otherwise you'll walk out with much less than the guy sitting at the computer next to you; either way, our experience has been that the average compensation for these 'riskier' studies has been roughly equivalent to the guaranteed money—do enough of both types and you'll be averaging around \$15/hour.

K

The drawback to the business school studies is that you often have to walk across the bridge to the B-school campus. Once you've done this a few times, and especially if you end up living on the river, this walk is a piece of cake and a great chance to enjoy the view of the Charles and the Boston skyline.

For Psych studies, go to: experimetrix2.com/harvard/

Psychology studies are an entirely different animal from business school studies. Most are only a half hour long, with some as short as 15 minutes. As a result, the compensation is much less—often \$5 per half-hour. The website for psych studies is pretty straightforward and offers the ability to schedule participation. The advantage to psych studies is that most take place in William James or elsewhere on the College campus. Psych studies are a great way to earn some money and to see what kind of research is at the cutting edge of psychology; with their average of \$10/hour, however, business school studies are a more efficient way to earn money.

Making It on Your Own!

- Filing Your Taxes
- Consumer Debt – Just Say No!
- Financial Aid in a Nutshell
- Student Loans – the Real Deal
- Important Resources



Free condoms offered in the condom boxes in the basements of upper class houses and also at UHS. Stock up.

Filing Your Taxes

Because only Two Things are Guaranteed in Life and one of those is Taxes.

While we are all happy to celebrate New Year's, in terms of finances it means that soon you will have to be dealing with filling out financial aid forms or at least filing your taxes, both federal and state. However, the federal government has made this task less challenging and a whole lot cheaper. Most college students will only have to fill out a 1040EZ form and you can submit the whole thing on-line in a matter of minutes once you get your W-2 forms back.

The IRS website <http://www.irs.gov/app/freeFile/jsp/index.jsp> provides a list of tax firms that will walk you through filing your taxes, both state and federal, in a matter of minutes. One word of advice: when filing your state taxes don't forget to put MA as your temporary place of residence if you don't permanently live here or your taxes will get messed up. No one wants to be on the IRS' bad side. Other than that, the website does a great job of making it simple for people to quickly file taxes.

When shopping around the square, ask local businesses if you receive a discount with your Harvard ID.



Consumer Debt – Just Say No!

Whether you've just graduated from high school or you're a second semester senior, you have likely already found that you are a prime piece of beef in the never-ending fight for your credit card preference. Visa, MasterCard, Discover, and American Express are competing to get YOU; or, more correctly, to get your money. These credit card companies offer the pretty tantalizing opportunity to do internet shopping, get cash back (or free flights, or free books, or pretty much free anything you'd like), or just general convenience. Like most parts of your financial life, the credit card can be a fantastic tool – or, it can make you the tool and control you for years to come. Here are some tips on how to stay at the winning end of that relationship.

- k 1. **Don't go into consumer debt.** Make this your mantra, and repeat it to yourself before going out to eat, buying DVDs online, or bidding on Ebay. Whatever you decide about your spending habits beyond college can be separate from this decision, but for now, you are *far* better off avoiding the trap.

- k 2. **Make a budget.** You might have heard your Mom say this to you before, or maybe you remember saying this to your Mom. Regardless, your eyes often spend more than your wallet can handle. Budgets can be great excuses to spend money on play and food and non-necessities, but with the control necessary to make sure you don't find yourself up debt-creek without a solvent paddle.
- k 3. **Use your credit card like a debit card.** Never assume that because your credit limit is higher than your bank account balance that you actually *own* that money. Using your credit card like a debit card will keep you out of the red.
- k 4. **Keep a record of everything.** Keep an ongoing tab of the money you spend and the money you earn. Quicken and other such financial software can do it for you, or simply a little notebook that you keep with you wherever you go. Knowing how much you spend and how much you earn will always allow you to see where you are and whether or not you really can afford that trip to the Bahamas for spring break.

Each fall, the Financial Aid Office also conducts a series entitled, "Financial Aid 101," which does a terrific job of teaching economic literacy to incoming and returning students. Keep your eyes peeled for the announcement early in the year, and try to attend at least one for more tips on managing consumer debt, budgeting, and other helpful hints as you begin your year. Each workshop is the same, but they are repeated over a few weeks so as to meet as many students' schedules as possible.



“Meeting the ‘full need’ is Harvard’s promise that it will provide you with a financial aid package that will ensure your ability to attend Harvard.”



Financial Aid in a Nutshell

Harvard financial aid promises to be need-based and to meet the full need of all students applying for financial aid. So, what’s that supposed to mean? “Need-based” means that the Financial Aid Office determines how much aid a student gets the same way for all students: by looking at his or her family’s income and other factors that may affect it. Meeting the “full need” is Harvard’s promise that it will provide you with a financial aid package that will ensure your ability to attend Harvard.

So, how does the financial aid office attain these goals? It awards financial aid packages that are composed of a few main sections. The first section is how much they have determined your parents can afford to contribute to your education. A real-live person, not a computer, approximates this figure so every student is looked at individually. One of the many benefits of this is that if your family financial situation changes, you can go to the office and talk to YOUR financial aid officer about it.



The second section is the student contribution, which is usually about \$1,850-\$2200 but may be more or less depending on a student’s assets. This contribution is expected to be earned during the summer and is a part of the Financial Aid Office’s idea that a student should share the responsibility of paying for his or her education. This contribution can never be eliminated. The third section is Self-Help. Self-Help is the amount of money that the financial aid office believes that you should be able to contribute during the term. Self-Help can therefore be met by a term-time job, loan, outside scholarship, or any combination of the three. If a student has problems with meeting her Self-Help or is just worried about how she should go about doing it she should (again) meet with her financial aid officer.

That covers all the parts of a financial aid package that need to be paid while you’re at school. The rest of the packet is Harvard scholarship, which doesn’t have to be paid back.



Student Loans – the Real Deal

Most of us have to get loans, so let's take a closer look and see what they actually do and how they can be useful. The short-term use of loans is quite obvious, as they give you the money you need when you need it, but taking out student loans can also have some long-term benefits. For instance, they build up your credit, especially if you pay them off properly, and it's always a plus to have good credit. They also end up being quite affordable. Most of the student loans offered to us (Perkins, Stafford, and Harvard) are low-interest, and the Perkins, Subsidized Stafford, and Harvard Loans don't even start adding on interest until your grace period ends (grace periods range from 6-9 months after you graduate, but you can defer them longer if you go on to graduate school). Since the interest rate is only a few points higher than inflation often the amount of money that you borrowed feels like a lot less by the time you have to pay it back.

Important Resources

Unfortunately, we can't answer all your questions here, but many others can:

Harvard Financial Aid Initiative (HFAI): feel free to contact us at our office to ask more specific questions or clarify a few things with a fellow student: (617) 384-8213 or e-mail us at hrp@fas.harvard.edu

Financial Aid Office: we can't stress enough what an important resource the Financial Aid Office is, and especially your financial aid officer. Your officer is the person to go to with any important and specific questions. www.fao.fas.harvard.edu or (617) 495-1581

Office of Career Services (OCS): Know what you want to do? Have no idea what you want to do? Have a rough idea...maybe? Go see OCS. They'll help you with career decisions, job searching, finding work abroad, summer employment/ internships, and networking. They are also key when it comes to finding fellowships and grants for summer activities, internships, research, etc. To schedule an appointment with an advisor call (617) 495-2595. www.ocs.fas.harvard.edu

University Health Services: (617) 495-5711 Go there for the obvious things, and don't be afraid to ask them about all the free services they offer and the extra things they'll do to help you out if you are a low-moderate income student. www.huhs.harvard.edu

Bureau of Study Counsel: (617) 495-2581 Hey, you're never going to be offered free mental health care anywhere else, so whether you want to talk about how annoying your roommate is, or something more serious, you might as well take advantage of it. The Bureau offers counseling, groups, and workshops focused on mental health free of charge. (617) 495-2581





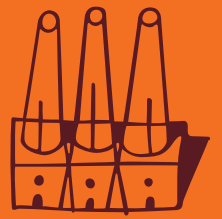
Finding a Place to Stay in Cambridge/ Boston

Housing in Cambridge and Boston is notoriously expensive, but there is good news. With so many students flocking to all corners of the country for internships or summer jobs, rentals become more readily available for the Harvard souls sticking around for the summer. Word of advice: just make sure you act early. Here are the best resources for finding affordable housing during the sticky summer months:

- k 1. **Being a proctor for the Harvard Summer School** Every spring the Harvard Summer School hires about 100 proctors to live in Harvard dormitories and serve as counselors/mentors to students attending the Summer School. In exchange for full room and board, one four-unit course at the Summer School, and local telephone service, proctors are expected to carry out tasks such as holding weekly study breaks for their assigned students, enforcing House rules, and participating in student activities. Proctors begin their obligations at the end of June and end their term in late August. Only downside: proctors may not work more than 20 hours a week at another job. Sophomores, juniors, seniors, and graduate students are eligible. Interested students should contact the Division of Continuing Education [51 Brattle Street; (617) 495-4024] in early January for an application.


Summer on Financial Aid

- Finding a Place to Stay in Cambridge/ Boston
- Summer Internships
- Summer Fellowships





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k 2. Cronkhite Graduate Center Harvard's Radcliffe Institute for Advanced Study in Cambridge offers approximately 100 units of dormitory-style summer housing at the Cronkhite Center. The summer term extends from mid-June to mid-August, and students planning to stay in Boston for more than a month will benefit the most: for 4-week stays or longer, a \$28/night rate applies, amounting to \$784 a month. Expect a 9 ft. by 9 ft. single room with a bed, desk and chair, lounge chair, bureau, closet, and bookcase, as well as a common kitchen-lounge on the floor. For details, email roomreserve@radcliffe.edu or call (617) 495-8617.

k 3. DeWolfe Summer Sublets If you're able to get two or three people to room with you over the summer, DeWolfe can turn out to be a very affordable alternative. For four people staying in a 2-bedroom apartment, 12 weeks will come out to a total of \$1450 per person (less than \$500 a month) and 10 weeks will be \$1208 per person. A sought-after piece of real estate during the school year by students in the River Houses, DeWolfe housing is handsome, conveniently located, and a steal over the summer if you can find the roommates to help shoulder the cost. Applications for summer housing in DeWolfe are accepted in March, and each member of the group must be a Harvard affiliate and of the same sex. For more information contact the Harvard Housing Office (7 Holyoke Street) at (617) 495-3377.

k 4. Boston-area college listings Given that the Harvard Real Estate Housing Office offers limited rental listings, another smart option for finding out about cheap rentals is scoping out *other* schools' listings. Other schools' listings such as an MIT-organized housing posting board (<http://cssa.mit.edu/mail/mitcssa-housing/>), MIT's European Club's online bulletin board (<http://euroclub.mit.edu/Communication/bboard/bboard.cgi>) for housing and "roommates wanted" messages, and Boston College's summer sublet listings (<http://www.bc.edu/offices/reslife/metaelements/pdf/offcampus/summer.pdf>).

k 5. Internet listings; classifieds If all else fails, you can never go wrong with tried-and-true online resources available to the general public. Some of our favorites:

a. Craigs List – (<http://boston.craigslist.org/>) Features listings of available apartments and roommate requests. You can also access handy items for sale and find out about events in the area.

b. New England Housing Group – (<http://groups-beta.google.com/group/ne.housing>) is a Google group displaying short postings on available housing in the New England area, mainly in Boston.

c. BostonApartments.com – (<http://www.bostonapartments.com/>) Private commercial site showcasing free listings in the Boston area. Website users may both post and browse messages at no cost. Site allows one to search by specific town or neighborhood.

d. Apartments.com and sublet.com – Similar sites specializing in classified listings of apartments, searchable by specific features.

Summer Internships

Summer internships are a good way to test the waters of a certain career path while taking a break from school. Harvard's Office of Career Services (OCS) is a tremendous resource for students as they explore their options, providing information and advice on career fields, employers, and job search strategies. In addition to running numerous meetings, workshops, and information sessions, OCS maintains a career resource library, listings of jobs and internships, a number of list-servs for both summer and specific career field interests, and an information packed website (www.ocs.fas.harvard.edu). Students are encouraged to meet with a counselor to discuss their interests and to learn how to take advantage of the resources available to them as they figure out which careers they want to explore.



Catered discussions at the Center for International Development (CID) are open to all interested undergrads. The CID brings in scholars working in the area of international development to discuss their work and research over fancy, catered food. <http://www.cid.harvard.edu/cid/students/undergrad.html>

A sampling of great (paid) opportunities for both left-brain and right-brain people includes:

- k 1. Morgan Stanley Richard B. Fisher Scholars Program** This giant in the financial district offers a scholarship program to outstanding minority students interested in a finance career. The recipients of the scholarship will reap the benefits, such as a \$5,000 financial award given during the student's junior year and another for the same amount given in the senior year, as well as a paid summer internship with Morgan Stanley the summer after junior year. Students should apply in the spring of their sophomore year, have a minimum cumulative grade point average of 3.25, and remain in good standing at school. Morgan Stanley also offers a similar program specifically for women, called the Women in Technology Scholars Program, which includes a paid summer internship in Information Technology.
- k 2. Time, Inc. Editorial Internship Program** One of the most prestigious names in the magazine publishing industry, Time Inc, hosts this summer internship program with some of the swankiest names in the business: *Entertainment Weekly*, *TIME*, *People*, *Sports Illustrated*, *Fortune*, *InStyle*, and more. The program runs from the beginning of June to the beginning of August; applicants must be in their junior year of study. Interns will be paid approximately \$350 per week and will be provided with free housing at a nearby university (either Columbia or NYU). Applicants should indicate their top three magazine choices for assignment, but the final decision will be determined by Time, Inc. Deadline is in the first week of December of each year.



For free condoms and cookies late at night visit Room 13 in the basement of the back of Grays West.

k 3. IOP Director's Internship Program Harvard's Institute of Politics arranges paid summer internships each year for Harvard undergraduates interested in pursuing careers in politics or public service. Interns receive stipends ranging from \$3,000 to \$3,500. To qualify, students must be returning undergraduates. Some of the organizations that host interns include: ABC News, CNN, the Office of NY Attorney General, The White House Project, and the U.S. Department of Labor. The application deadline is in early February.

k 4. Bauer Center for Genomics Research Internships The Bauer Center offers 10-week internships with CGR laboratory research projects in fields ranging from biology to applied mathematics to computation, all the while providing full immersion in cutting-edge genomics techniques. The salary for the entire internship is \$4,320, and female and minority students are especially encouraged to apply. Most internships are offered to Harvard students, with a few going to students from other universities. Application deadline is in February.

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k 5. University Committee on Human Rights Studies Internship Awards Up to 14 summer internships will be available to qualified students seeking to work for 8-10 weeks in a human rights organization in the U.S. or abroad. Prior to the deadline in mid-February, the Committee will assist applicants in identifying organizations that match their interests. Internships are open to all Harvard undergraduates (including graduating seniors).

Each intern will receive a grant of up to \$4,500 to cover travel, living, and incidental expenses.

k 6. Let's Go Travel Guides For over four decades now, the entirely student-run *Let's Go* travel guide books have been hiring over 200 Harvard students each year to run an overhaul of the series. Editors, associate editors, and map editors (total pay approximately \$8,500-10,000) are hired to stay in Cambridge over the summer and massage the copy they receive from researcher-writers into brilliant prose that will be displayed in the most prominent bookstores in the country. Researcher-writers take on the dirty work, endlessly trudging through exotic locations on an all-expenses paid trip to update and improve upon the previous year's guides. Applications are accepted in February.



On those cold days when you need something warm to drink but don't have any cash stop by the Admissions Office. Say "hi" to the admissions and financial aid staff and partake of the Free coffee and hot cocoa they offer daily.

- k 7. **Center for Public Interest Careers at Harvard (CPIC) Summer Internship Program** Offers paid, full-time, 10 to 12-week summer positions with dozens of organizations in the public sector. Organizations pay a weekly stipend of \$350, and come from a number of industries: arts, education, legal services, group advocacy, and women's issues, among others. Applications are due in early February.

Summer Fellowships

For those students seeking opportunities that are notoriously unpaid, there is a way for one to pursue those interests without going hungry. A litany of fellowships and summer grants are available to Harvard students for summer research, travel, or study. Every undergraduate house has a designated fellowships advisor; be sure to consult them before undertaking the arduous process of building your application. The care you put into your application could make or break your case. OCS administers a number of funding opportunities and publishes the *Harvard College Guide to Grants* (<http://isites.harvard.edu/fs/docs/icb.topic3258.files/suppo4intro.htm>) some of our favorites:



- k 1. **Michael Christian Traveling Fellowships**
This competitive grant lets the non-experienced traveler try his/her hand at virtually anything of interest, from people watching in Paris to yoga in New Delhi. It's especially geared toward students who haven't already been around the world, so if that's you, this might be exactly what you seek. Applications are due in late February.
- k 2. **Weissman International Internship Program**
A grant for sophomores and juniors, the Weissman provides financial support for overseas internships presented to the selection committee. Internship proposals may include work in both the profit and nonprofit sectors, with projects lasting usually 8-12 weeks in duration. The average amount of aid is \$3,500 for the summer. Applications are due in early February.

For those morning caffeine fixes visit the Barker Center Café. There is free coffee till 10am every weekday morning.



k 3. Dean's Summer Research Awards

Funded by the Dean of the Faculty of Arts and Sciences, this program gives rising seniors who receive financial aid the opportunity to devote the summer to thesis research. The awards provide students who have already received a research grant with an additional grant to cover the summer savings requirement of their financial aid packages. Selection will be based on financial need, the quality of the research proposal, and the strength of faculty support. Applications are due in early April.

<http://www.seo.harvard.edu/resprog/deansummer.html>

k 4. Dressler Family Fund Traveling Grants

Promotes the fortitude of language skills by providing approximately \$1,800 to students for study or travel in a Romance language-speaking country. Applicants must have completed at least one course listed under the Romance Languages and Literature concentration, and must be sophomores or juniors in financial need. Applications are due in early March.

<http://www.fas.harvard.edu/~rll/undergraduate/prizes.html>

k 5. Herchel Smith Harvard Summer Research Scholarships

Provides generous support for summer research projects in mathematics and computer, natural, and physical sciences. These experiences are intended to be formative introductions to laboratory science that will prepare recipients for competitive degree programs and fellowships in the sciences. Preferences are shown to students that have not had extensive research experience, so freshman and sophomores should feel free to apply. Applications are due early in the spring semester.

k 6. Charles and Eileen Lowe Career Decision Loan Fund

Guess what? A very kind benefactor gave money to Harvard in order to promote career exploration, available for up to \$1,000, limit one per student. Here's how it works: you find an activity that begs for your participation, and that might potentially shape who you become, and the Lowe will pay for your travel expenses. Like movies? An internship with the Cannes Film Festival might be perfect. Interested in International Development? A conference in Kenya might be your goal. The sky is the limit, and although future repayment is expected, it's no interest and you may pay it back whenever you are able. For more information, see

<http://www.ocs.fas.harvard.edu/LoweFundInfo.htm>

* Many other fellowship and grant opportunities are available to students; please consult OCS's *Harvard Undergraduate Funding Sources*, available on their website, for more options. *

Graduation Time

- Where to Put Your Parents?



Seek balance. Being budget minded doesn't mean spending nothing on you. Make sure that you leave room to treat yourself to something special every once in a while.

Where to Put Your Parents?

Over the course of your four years here at Harvard, your parents might want to stop by for a visit, to check out your living arrangements, make sure you're eating right, and attempt to discover if you're doing anything you shouldn't be. This can be a wonderful chance to bond and catch up, but it can also present something of a financial dilemma for all involved. For as you may already have discovered, for all its charms, our fair Harvard Square isn't exactly cheap.

Harvard itself invites parents to visit three times over the course of four years: freshman parents' weekend, junior parents' weekend, and graduation. As far as parents' weekends, unless your parents are particularly enthusiastic about attending the scheduled parents' weekends events, recommend that they choose a less-crowded weekend when empty hotel rooms mean lower prices.

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Graduation is obviously another story. [Hotels in Cambridge](#) – and especially Harvard Square – double and triple their rates for graduation weekend, and many begin accepting reservations two or more years in advance. If you can afford the steep graduation rates, book early. Calling around freshman year to put your name on a waiting list may seem absurd, but it’s necessary. Internet rates are sometimes slightly cheaper, and sites like Priceline.com allow you to make a bid within your budget based on location and a standard of quality. If your bid is accepted, Priceline books a hotel that meets your specifications. The catch? You can’t make reservations more than a year in advance, so it’s probably not the best option if you’re looking to stay close to Harvard during graduation weekend. Regardless of how you make your reservations, then, think outside of Cambridge. For detailed reviews of the more popular options, see the budget listings in the *Unofficial Guide to Harvard*.



Even the best deals may not be very good, however, and that’s when it’s time to think about more innovative alternatives. Talk to the superintendent of your house or consider sharing your room with your folks. Seniors often have fairly spacious accommodations, and roommates and friends and blockmates are often more than willing to help free up some space and create a little privacy. Finally, if you’re at the end of your rope and all out of options, get in touch with the [Financial Aid Office](#) to find out if they can make accommodations (no pun intended!), or at the very least offer some advice.

m “Even the best deals may not be very good, however, and that’s when it’s time to think about more innovative alternatives.”

A Little Some- things Extra

“Something enjoyable,
provocative, entertaining,
and poignant.” H

We hope you have enjoyed the guide and found it informative. If you are interested in reading more about the topics addressed in this book, here are a few books that we highly recommend. They even sparked some of our own interest in the topics. Read these books at your convenience or interest. The list may be long, but don't worry, unlike any other reading list at Harvard, you will NOT be tested on or need to write a paper on the books.

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SAVAGE INEQUALITIES by **Jonathan Kozol**

Highlights inequities within America's public school system. Kozol pays particular attention to the relationship that income plays in educational quality.

PREP: A NOVEL by **Curtis Sittenfeld**

A fictional tale of a young woman's transition from a small working class town to one of the nation's most prestigious institutions of learning.

LEARNING JOY FROM DOGS WITHOUT COLLARS: A memoir

by **Lauralee Summer**

Summer's tale is memorable as she writes frankly about poverty, shame and class distinctions.

GOING BROKE BY DEGREE: Why college costs too much by **Richard Vedder**

Vedder argues that the steady rise in college tuition is unsustainable and increases the divide between the haves and have-nots.

TUITION RISING: Why college costs so much by **Ronald G. Ehrenberg**

An explanation of the rising costs of college. This book is a wonderful contrast to **Going Broke by Degree**.

AMERICA'S UNTAPPED RESOURCE: LOW-INCOME STUDENTS IN HIGHER EDUCATION by **Richard D. Kahlenberg**

Questions why low-income students of all racial and ethnic groups continue to lag behind the rest in attending higher education.

STATUS ANXIETY by **Alain De Botton**

Criticizes how a hunger for status can drive us to achieve - but this hunger also leads to a kind of restlessness, characteristic of free meritocratic societies.

NICKEL AND DIMED: On (not) getting by in America by **Barbara Ehrenreich**

Explores low wage life in American, revealing its tenacity, anxiety, and several strategies for survival.

Yankee Magazine's LIVING WELL ON A SHOESTRING : 1,501 Ingenious Ways to Spend Less for What You Need and Have More for What You Want

Simply a great book for everyone.

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Acknowledgement:

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We hope this guide succeeds at
pointing out some of the unique
resources at Harvard.



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Financial Aid
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