

# Duke University School of Medicine Office of Financial Aid and Student Financial Planning

## FINANCIAL LITERACY & DEBT MANAGEMENT



"Helping You Put It All Together"

### Tips for handling holiday spending



A representative from the Financial Aid office will be in the office at the Seeley Mudd Building on the following dates for in person appointments!

December 5, 2022  
December 7, 2022  
December 16, 2022

Mitsi Norton  
Lisa Wioskowski  
Lori Crooks

### Yes, budgets work

When you create your holiday budget, look at last years' holiday expenses. Use your bank account and credit card statements to make a realistic budget. Look out for spending on gifts, meals, special clothing, travel, home decorations and social events.

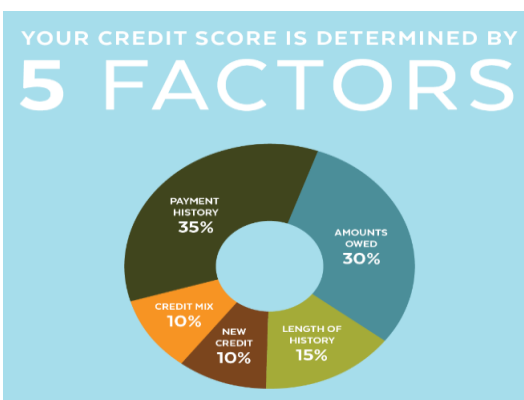
A budget tracker can also help you track your holiday expenses. There's an app called Mint that helps you create your budget, track your expenses and helps you discover new ways to save. It's simple to use and it's free.

### Look for the savings

Whether you're online shopping or going out to get your gifts, make sure you get the best deals out there. Do your research, look for the sales, look for coupon codes, use your rewards points, anything to help you save. Also, try to use cash and debit instead of your credit card. You don't want to add on more expenses for your interests' rates.



- ✓ When will the 2023/2024 Cost of Attendance (COA) be posted on the financial aid website?
  - Tuition/Fees are approved the first of March – review our website mid-March 2023 for the COA.
- ✓ When is the spring 2023 disbursement?
  - Our website has a list of disbursement date! Under Financial Literacy, Wellness, and Policies
- ✓ When do I need to complete the CSS Profile for need based grants?
  - Deadline is May 1, 2023
- ✓ When do I need to complete the 2023/2024 FAFSA for federal loan programs?
  - Deadline is May 1, 2023
  - Need the 2021 tax returns for both CSS and FAFSA.



Samvid Scholars

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Food & Nutrition Services

<https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps>

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