The beginning of the year is a great time to reevaluate (or create) your budget—that strikes a balance between the money you earn (or receive through financial aid) and the money you spend. It might not sound like the most exciting activity, but a good spending plan will put your finances on track for the future, with room to enjoy the fun aspects of life as well.

Without sticking to a spending plan, you could find yourself living beyond your means and faced with a mountain of debt. Creating a budget based on your income and expenses is not difficult. Learn more about how to establish and stick to a budget by visiting www.saltmoney.org.

Congratulations on your upcoming graduation! If you received Federal Direct Loans awhile in attendance at Tufts School of Medicine, you are required to complete exit counseling per federal regulations.

If you haven’t done so already, please complete your FEDERAL exit counseling online by visiting www.studentloans.gov. Please complete immediately as this is a federal requirement and mandatory for graduation clearance.

There will also be mandatory Exit Counseling Sessions held in February. This topic is extremely important, yet fairly complex therefore we are very excited to offer these in-depth sessions to our graduating class. The presenter will be discussing important strategies and options that will be available for you once you enter repayment.

For your convenience, there will be a morning and afternoon session offered each day and the sessions are expected to run approximately 90 minutes:

- **Wednesday, February 19th**
  - 10:00 AM-11:30 AM
  - 2:00 PM-3:30 PM

- **Thursday, February 20th**
  - 10:00 AM-11:30 AM
  - 2:00 PM-3:30 PM

- **Friday, February 21st**
  - 9:00 AM-10:30 AM
  - 1:00 PM-2:30 PM

An easy way to stay informed about financial matters and receive tips from other consumers is to peruse various financial blogs. The internet is packed with several money blogs for all personalities and topics. This is just a small listing of some of the best and most informative, but you are encouraged to find those that give you the best tips for your lifestyle and goals!

- **Get Rich Slowly**
  (getrichslowly.org) Common sense advice and money saving tips on topics from high interest savings accounts to frugality.

- **Wise Bread**
  (wisebread.com) Living large on a small budget

- **20 Something Finance**
  (20somethingfinance.com) Written by a 20-something who graduated with zero savings and high debt who went on to learn the ropes of saving and being financially responsible.
MONEY MANAGEMENT RESOURCES

With a hectic schedule, it is easy to lose track of all things money-related. To avoid potentially costly hiccups, there are several websites and even apps to assist you in keeping everything on track and in order. While TUSM does not endorse the following free services, we encourage you to use whatever tools you find useful in staying financially healthy.

Mint.com—Mint pulls all your financial accounts into one place. Set a budget, track your goals and do more with your money.

BudgetPulse.com—BudgetPulse organizes your cash flow, expenses and bank accounts in one place. Easy to understand charts and graphs enable you to visualize how you’re spending your money month-to-month. This enables you to track your progress, discover where you can make savings and improve how you manage your money.

CreditKarma.com—Credit Karma gives you access to all of your financial information — bank accounts, credit cards, bills, mortgages, loans, and your credit scores — all in one location.

*REMINDER*

Financial aid applications must be completed annually. The priority deadline for medical students is March 28, 2014. Applications received after the priority deadline will be considered for institutional funding after those received on time, so do not be late! Keep in mind that ALL components of the application materials must be received by the priority deadline, including tax information.

The priority deadline for PHPD, Sackler, and Friedman students is February 21, 2014.

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MyMoney101

Need a crash course on a specific financial topic? SALT’s MyMoney101 offers comprehensive self-guided lessons on subjects ranging from basic fundamentals to budgeting to student loan repayment. The brand new platform debuting this month is user-friendly and engaging. To access, simply log on to www.saltmoney.org and navigate to the “Go to My Money 101” link under the “RESOURCES” tab.

Have a Healthy and Affordable Super Bowl

Super Bowl parties tend to be full of delicious yet unhealthy food. Why not make snacks as equally tasty, but nutritious as well? This budget-friendly recipe, provided by Friedman School student Zoe Schweitzer, is guaranteed to satisfy your taste buds while not hurting your health or your wallet.

**Honey Sriracha Lime Drumsticks**

You will need:

- 8 chicken drumsticks
- 3 tablespoons lime juice
- 3 tablespoons honey
- 2 tablespoons Sriracha
- salt and pepper

Preheat oven to 475 degrees. Whisk together honey, Sriracha, and lime juice in a large bowl. Make any adjustments to taste (more honey to make sweeter, Sriracha to make spicier). Add drumsticks to bowl and coat. Place drumsticks in a baking dish or foil lined baking sheet and season with salt and pepper. Cook until juices run clear near the bone when poked with a sharp knife (about 35 minutes). If you have a thermometer, cook until 165 degrees.

Vegetarian version: Instead of chicken, bake skewered large cubes of extra firm tofu but add 1 tablespoon of oil to sauce.

If you have any five-ingredient or less recipe ideas for future editions, please email them to med-finaid@tufts.edu!

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OFA Caseloads and Staff

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tara Olsen</td>
<td>Director</td>
<td>All incoming medical applicants</td>
</tr>
<tr>
<td>Jill Desjean</td>
<td>Associate Director</td>
<td>Medical last names A-G</td>
</tr>
<tr>
<td>Jeffrey Welch</td>
<td>Assistant Director</td>
<td>Medical last names H-O All PHPD, PhD, and Nutrition</td>
</tr>
<tr>
<td>Kara Martin</td>
<td>Assistant Director &amp; Financial Literacy Coordinator</td>
<td>Medical last names P-Z</td>
</tr>
<tr>
<td>James Doyle</td>
<td>Financial Aid Coordinator</td>
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