

FINANCIAL AID: Budgetting for survival

By Dawna Noonan

Are you giving your money the treatment it deserves? By now, most students have been able to find ways to finance their education, but equally important is the way the funds are used.

It is suggested that students prepare a budget; remember, the less money you have, the more important it is to spend it wisely. To prepare a budget:

1. Calculate all your costs — academic fees, books, rent, food, clothing, entertainment, gifts.

2. Calculate all of your resources, **only** the ones that you are sure of — summer employment, scholarships, bursaries, loans, parents contribution, and any part-time earnings you may earn while at school.

3. Subtract costs from resources: (a) if resources exceed costs, don't spend it all at once! Be sure to allow for unexpected expenses. (b) if costs exceed resources, review your expenses to see what can be reduced or eliminated.

4. Now recheck your budget. If your resources do not cover your costs, you will have to find a way to make up the difference.

The Canadian Federation of University Women offers several awards for graduate study. The awards are for women who intend to pursue

post-baccalaureate study and hold their baccalaureate degree at the time of application.

Awards are available in a

wide range of fields of study. Deadline for receipt of applications is December 15. Results are announced at the end of May.

Remember, the deadline for bursaries offered by the P.E.I. Union of Public Sector Employees is November 9. Applications may be

picked up at the Department of Student Services on campus.

If you have any questions about other sources of finan-

cial aid, feel free to drop by Student Services, Main Building. I am available Tuesdays and Thursday from 2 p.m. to 5 p.m.

A Fresh Point of View

By Kaberi Dasgupta

"Midterm Madness." Is that what it's called? However, I'll take a moment to breathe and write an article about it for our paper. Exam after exam after exam ... All I have time for is eating and drinking and sleeping and STUDYING (and STUDY-ING and STUDYING).

Everyone else seems to be in a similar state. Red-eyed and hallucinating, these zombies walk into class after long hours of work.

The well-modulated voices serve as a lullaby to these avid students; they go off into a dreamworld, dreaming of A's until they realize that everyone has left for the next class.

Tension — the worse part of it all. One of the most horrible experiences one can have is that of having one's exam paper at the bottom of the pile when they are being handed back.

Waiting and waiting and

waiting ... until there is nothing left of your insides because the butterflies have eaten them all.

Then it comes, face down. Your heart starts to do aerobics. You turn it over. At this point, things get better (usually); but the process leading up to it — sheer agony!

Then there is that perennial problem — organization. Actually I am a very organized person (usually). But the other day, I was convinced that my upcoming midterm was the following Monday.

I studied and STUDIED all Saturday until whenever anyone asked me how many of a certain item I wanted, I would reply "6.02 x 10²³."

The next morning, when I was out of my stupor, I looked at my schedule — just in case. The exam was two weeks away! (Actually I was more relieved than disappointed.)

Well, I must leave now. I have things to do (STUDY-ING) and places to go (LIBRARY). Don't call me until next week or next month ... or next year.

The Student Union has struck a committee to investigate sub-organization policy, and needs one student not on Council to participate.

Those interested, please contact the SU office at Extension 395.

POSITIONS OPEN FOR BANQUET WAITERS/WAITRESSES

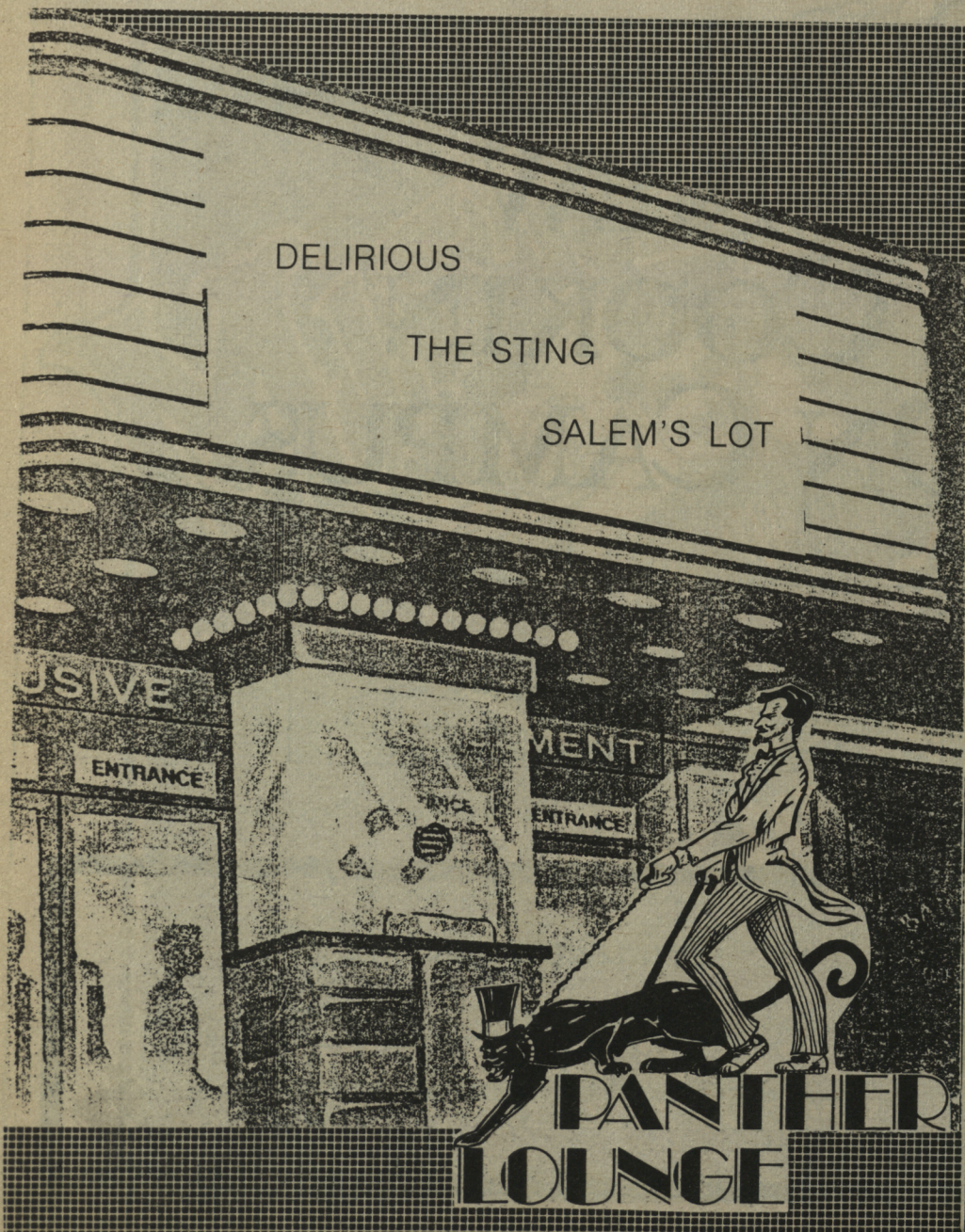
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