Shoestring Strategies
for Life @ Harvard

A guide for students on a budget

Harvard Financial Aid Initiative
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.
Introduction

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.

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.
The Harvard Financial Aid Initiative:
In March 2004, former Harvard President Lawrence Summers announced a major new initiative designed to enable more talented students from families of low and moderate incomes to attend Harvard College. This became known as the Harvard Financial Aid Initiative. Two years later financial aid was further expanded for low income families, and in 2007 President Faust reinforced Harvard’s commitment to excellence and opportunity across the economic spectrum by significantly expanding financial aid for families with incomes up to $180,000.

The Harvard Financial Aid Initiative includes three broad areas:
Financial Aid: Parent(s) of families with incomes of less than $60,000 are not currently expected to contribute to their children’s cost of attendance to Harvard. In addition, Harvard has reduced the contributions expected of families with incomes between $60,000 and $80,000.

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.

Campus Life: By increasing the amount of economic diversity on campus, Harvard is also changing the campus experience for all students. We’ve opened up forums to talk about issues of diversity and access to education as well as created resources for students, such as this guidebook, and a monthly newsletter sent from the Financial Aid Office.

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 to our hometowns in order to talk about what life is really like at Harvard; composing monthly newsletters for current students; and hosting events on the Harvard campus promoting economic diversity.

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 3% of students come from the bottom quartile of the national income distribution and only 10% 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 $50,000. (U.S. Census Bureau QuickFacts, 2009)
Finding the Difference between “Want” and “Need”

Want: To feel a desire for; to wish for.
Need: To require; to be necessary.

Unfortunately, once you’re on your own and surrounded by as diverse a group of people as the Harvard community, the fine line between “want” and “need” becomes even harder to distinguish. Since everyone has different wants and needs, we cannot give you hard and fast rules to recognize which is which. Instead, we can only recommend figuring it out for yourself as soon as possible.

Part of being on your own is figuring out what your specific wants and needs are and then working a budget around them. First, sit down and write down your most basic needs, then the small wants that feel like "needs" because they add more to your life than they take away from your wallet; finally, list the wants that you can use to reward yourself. We’re not suggesting that you deprive yourself of all wants, but that you recognize them and use that understanding to live within your means.
Writing up and Sticking to a Budget

Preparing a personal financial budget is vital toward effective money management. Start by identifying your sources of money and how much you actually can spend. Once you know this, it is important to track exactly where your money is going each month. Remember to include a set amount in your budget for saving, ensuring that you have something to fall back on in case of an emergency. Below is a chart of how independent adults generally budget their expenses. Keep it in mind for summers on your own and for the future.

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<thead>
<tr>
<th>Category</th>
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<tbody>
<tr>
<td>Housing</td>
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<td>Car</td>
<td>15-20%</td>
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<td>Credit Cards</td>
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<td>Clothes</td>
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<td>10-15%</td>
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<td>Food</td>
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<tr>
<td>Insurance</td>
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<td>Entertainment</td>
<td>5-8%</td>
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<td>Savings</td>
<td>5-10%</td>
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<tr>
<td>Medical</td>
<td>4-8%</td>
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</tbody>
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Lessons on Banking

Choosing a bank is your first step! Be sure to do your research when deciding where to bank. Here are some things to look for:

- **ATMs:** Are there ATMs easily available throughout the city? The country?
- **Fees:** Many banks actually offer free checking for college students.
- **Online Services:** Does the bank offer easily accessible and useful online features?
- **Customer service:** If you need help, is it easy to call and get it?
- **Debit card service:** A debit card offers the convenience of a credit card, but the money is deducted from your checking account.

Once you have your checking account, it might be a good idea to open a savings account as well. The difference? Often, savings accounts require that you go to an ATM machine to take out money rather than just being able to write a check or use a debit card, and they may also penalize you if you take out too much money. The benefit, however, is that money sitting in a savings account collects interest. Interest is always good.
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 on the winning end of that relationship.

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. Consumer debt is not like educational debt (from taking out student loans) because it can really damage your credit. 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.

2. **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.

3. **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 students. Keep your eyes peeled for the announcement early in the year, and try to attend a session 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.
Because only Two Things are Guaranteed in Life... and One of Those is Taxes

While we are all happy to celebrate each New Year, it means that soon you will have to be dealing with filling out financial aid forms and 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 only have to fill out a 1040EZ form and you can submit the whole thing online in a matter of minutes once you get your W-2 forms back.

The IRS website [http://apps.irs.gov/app/freeFile/jsp/index.jsp](http://apps.irs.gov/app/freeFile/jsp/index.jsp) provides a list of tax firms that will walk you through filing your taxes, both federal and state. 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 their taxes.

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 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 and family is looked at individually. One of the many benefits of this is that if your family’s 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 between $1500 and $2600 but may be more or less depending on a student’s assets and year in school. This contribution is expected to be earned during the summer or through outside scholarships 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.

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 and is typically between $2500 and $3400. Self-Help can 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 package is Harvard scholarship, which doesn’t have to be paid back.
Student Loans – the Real Deal

Many of us elect to take out 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 accumulating 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 about making it on your own here, but many others can:

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. 617-495-1581. www.fao.fas.harvard.edu.

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.

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: 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. 617-495-5711. www.huhs.harvard.edu.

Bureau of Study Counsel: Hey, there are no fees for talking with a Bureau counselor, whether you are concerned about how to cope with your annoying roommate, or why your grades aren’t what you expected, or how to make the most of your college experience. Just call for an appointment. The Bureau offers counseling, groups, and workshops focused on mental health free of charge. 617-495-2581. www.bsc.harvard.edu.
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 of 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.

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.

2. **The Habitat for Humanity’s annual ‘stuff sale’** is a great way to get that perfect (if not slightly used) futon, couch, mirror, or just about anything else you can imagine. The best part is that everything is sold at unbeatable prices, and all the proceeds go to supporting the Harvard chapter of Habitat for Humanity. The sale happens at the beginning of every school year right outside of the Science Center. Be sure to get there early to pick up the really good stuff. It’s really a great way to make your room your own without spending a fortune.
3. **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. 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 around Cambridge. [http://boston.craigslist.org/](http://boston.craigslist.org/).

4. **Harvard Websites.** Harvard students have taken to the web to sell unneeded couches, futons, televisions and much more. Two great websites to buy goods from Harvard students on campus at prices far cheaper than can be found at retail outlets are: [http://harvardsells.com](http://harvardsells.com) and [http://crimsonlist.org](http://crimsonlist.org).

5. **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.

6. **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. 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.

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**Textbooks**

Let’s be honest. One of the worst things about going to college is paying for your books. Despite all its convenience, you may want to look outside the Harvard Coop. Planning ahead and ordering textbooks online will save you tons of money. If you can give yourself a few days (i.e. 5-7 for shipping), you can save up to 50% per book. Other money-saving options include renting textbooks or downloading e-textbooks. With so many options out there, who needs to go to the Coop?

1. **Buying textbooks**

   Below is a list of websites you can order your textbooks from at discount prices. [www.cheapesttextbooks.com](http://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](http://amazon.com) or [barnesandnoble.com](http://barnesandnoble.com). Otherwise, it may not be worth it. Amazon is particularly useful as you get free shipping on textbooks (and many other items) if you sign up for their free Amazon Student account.

   Be sure to take into account shipping costs and wait times when ordering online. If you do end up buying from the Harvard Coop it is worth showing up early and buying used books and signing up for a
Coop membership, which costs a dollar a year and gets you a rebate the following fall. You can also sell your books back to the Coop or an online service at term’s end to fund next term’s purchases.

1. [http://www.cheapesttextbooks.com](http://www.cheapesttextbooks.com)
2. [http://www.amazon.com](http://www.amazon.com)
3. [http://www.barnesandnoble.com](http://www.barnesandnoble.com)
4. [http://www.half.com](http://www.half.com)
5. [http://www.ecampus.com](http://www.ecampus.com)
6. [http://www.zooba.com](http://www.zooba.com)
7. [http://www.textbookx.com](http://www.textbookx.com)
8. [http://www.isbn.nu](http://www.isbn.nu)

**Buying Course Packs**

Classes often ask you to read many different sources and articles that they put together in course packs. Depending on their size and copyright laws, some course packs can be quite expensive. Before paying the full price for a course pack, check if the articles can be found online, offer to share with a roommate, or see if the previous year’s course pack is similar and available for half-price at the Habitat for Humanity sale in front of the Science Center. All course packs are on reserve for free access at Lamont Library.

2. **Renting textbooks**

We all know that once we’re done with a textbook, we’ll probably never read that book again. So why buy when you can rent? The websites listed below offer a cheap and flexible way to ensure you have all your reading materials for class.

1. [http://www.chegg.com](http://www.chegg.com)
2. [http://www.textbookrentals.com](http://www.textbookrentals.com)
3. [http://www.bookrenter.com](http://www.bookrenter.com)

3. **E-textbooks**

Want to save money, space AND your back? Then e-textbooks may be the answer. Many e-textbooks also allow you to highlight and jot notes down.

4. **Rely on your fellow classmates**

At the start and end of every semester, students will often sell their used textbooks at a pretty reasonable rate, so be on the lookout for that!

**Board Plus**

This nifty service provides students with an extra $65 bucks every semester to use for food, and it’s built right into your ID card. Use Board Plus to pay for your meals at on campus restaurants or to pay for friends and family in the dining halls. This money is non-transferable so use it up! Board Plus is conveniently accepted at the following locations:

- The Barker Rotunda
- Buckminster’s at LISE
- Cambridge Queen’s Head
- Chauhaus at the GSD
- Cronkhite Dining Room
- Dudley Café
- The Greenhouse at the Science Center
- Lamont Library Cafe
- The Northwest Cafe
- The Observatory Cart
- The Rock Cafe at HDS
- Sebastian’s Café in Boston
Tech on the Cheap

While computers are readily available for use in the houses and in the Science Center, nearly all students choose to have their own on campus. Buying a computer can be daunting and can become even more challenging when price is a factor to consider along with memory, hard drive, operating system, and battery life. Research and price comparison are your best tools for buying a computer. Here are a few resources that can help:

**www.fas.harvard.edu/computing/students/**
Get a sense for what kind of computer is necessary at Harvard. Computer Services updates system requirements yearly. If you have questions give them a call at 617-495-9000.

**www.computers.harvard.edu**
Harvard has a partnership with Lenovo (IBM), Apple, and GovConnection.com. Students get preferred pricing. Check out the technology services office in the basement of the Science Center to try out many of the computers and talk to the experts. GovConnection also offers great pricing on cameras and other accessories.

**www.hpshopping.com/education**
Create a student account with HP and get sizable discounts on HP and Compaq computers. HPs are often less expensive than IBMs for similar performance.

**www.dell.com/bn**
The Harvard Coop has a Dell education account that you can take advantage of.

**Other Vendors** Checking prices online at stores like Staples, Bestbuy, Walmart, and **Tigerdirect.com** is easy and can bring big savings. Most stores do not offer a specific student discount but their prices may still be better.

**Free Software!** Harvard offers a lot of discounts on software for University affiliates. You can get a free copy of Adobe Acrobat Professional, Dreamweaver, Pagemaker, Adobe Photoshop, or McAfee VirusScan along with many other useful programs for Macs and PCs at [http://www.fas.harvard.edu/cgi-bin/software/download.pl](http://www.fas.harvard.edu/cgi-bin/software/download.pl). You can also get reduced-price software and operating systems from GovConnection and Harvard Computer Services.

**Computer Loan** The Financial Aid Office offers a special loan program for buying personal computers. Check out the details at [http://isites.harvard.edu/fs/docs/icb.topic551531.files/computer_loan.pdf](http://isites.harvard.edu/fs/docs/icb.topic551531.files/computer_loan.pdf).
FAS Printing

Ink cartridges getting expensive? No worries, head over to the nearest computer lab and print away. You can add money, check your balance, and view your transaction history with the click of a button at www.fas.harvard.edu/printing. Although printing is reasonably cheap (only 5 cents per side for black and white), you can save even more money and help save the environment by duplexing, printing on both sides of the page. To learn more about duplexing or printing in general, visit www.fas.harvard.edu/computing or call the student computer help desk at 617-495-9000.

Beneficiary Aid Fund

Living on a budget can help ensure 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 unexpected term-time costs. A student only needs to fill out the easy, one page application (http://isites.harvard.edu/fs/docs/icb.topic551531.files/beneficiary_aid_application.pdf) to receive assistance for emergency medical, dental, or other non-discretionary education-related expenses. So whether you sit on your glasses or have your wisdom teeth taken out, the Financial Aid Office has your back.

Subsidized Tutoring

Many people hear that getting into Harvard is the hard part; once you’re in, it’s a breeze. Not true! Thankfully, the Bureau of Study Counsel offers individual peer tutoring for when the going gets tough. The courses most often requested are in mathematics, natural sciences, economics, and languages. Tutoring is also available in English as a Second Language (ESL). The cost of peer tutoring in any subject is $7 per hour for Harvard College undergraduates, and if you are on financial aid, these tutoring fees will ordinarily be paid at the same percentage of grant aid that your financial aid package provides. As of Fall 2010, peer tutoring coverage will be processed automatically by the Financial Aid Office at the end of each semester.

Other Resources at the Bureau:

- **Free Groups and Workshops** such as “Speaking up in Class”, “What are you Doing with your Life?” “Procrastination Group”, 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. It is offered twice a year at the start of each semester. There is also financial aid available for students who qualify.
- **Visit the Bureau website,** http://bsc.harvard.edu for additional information and online study resources.

Keep an eye out for Stressbusters, Harvard’s very own team of specially trained student volunteers. They offer free 5-7 min. back and shoulder massages and can be found in Lamont Café or at campus events and meetings.
Visit the Center for Health and Wellness which is located on the 1st floor of Holyoke Center. New health-related freebies are offered every week and if you can spare $10 you might want to relax with one of the ten-minute massages they offer.

Study Abroad

Studying Abroad is a once-in-a-lifetime experience that you should try to take advantage of during their time at Harvard. To make a semester in Argentina, China, or France (to name but a few countries) even more enticing, your financial aid travels with you! The Financial Aid Office works closely with the Office of International Programs to help you work on your global citizenship and your Harvard degree at the same time.

The Office of International Programs, on the ground floor of University Hall, is a wonderful place to start your journey. Ask questions and find out more about how to get the most from your time away.

OIP also has a terrific database of grants to support international experiences. Check out: http://www.fas.harvard.edu/~oip/resources/oip_money.html.

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 will receive an email informing you that you are eligible to receive funding from the NCAA Student-Athlete Assistance Fund. Reimbursements are offered on a first-come, first-serve basis.

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

- Health Insurance Premiums
- Emergency Health, Dental, Vision Expenses
- Academic Course Supplies
- Costs Related to Family Emergencies
- Clothing and Other Essentials
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 have your music lessons subsidized anywhere from 35% to 100%. To learn more, check out: http://ofa.fas.harvard.edu/support/mlsp.php.

Office of the Arts

Artist Development Fellowships

The OFA provides grants to help support undergrads in their artistic development. Promising and/or accomplished student artists and creators are encouraged to apply for these fellowships, which are open to all Harvard Undergraduates. Specifically, this program aims to help with the development of artists with the hope that the fellowship will be a major turning point in their artistic skills. Applications can be found at the OFA Website: http://ofa.fas.harvard.edu/support/adf.php.

Project Grants

The Office for the Arts (OFA) Grants for artistically innovative, undergraduate-focused projects are awarded to Harvard undergraduates and other members of the community. Funded projects combine artistic merit, artistic experimentation, educational benefit to undergraduates, a “ripple” effect within the university, and involvement of and visibility to a maximum number of undergraduates. Applicants must apply for funding one semester in advance of their proposed project date, and the applications can be found here: http://ofa.fas.harvard.edu/support/grants.php.

Student Rush Deals

Huntington Theatre, 264 Huntington Ave., Boston. www.huntingtontheatre.org/events/College Night. See a Huntington production then join after the show for a special backstage tour and party! $15 student-rate tickets are available online, just enter promo code 1082 on the ticket login screen or call the Box Office at 617-266-0800.

Institute of Contemporary Art, Fan Pier, South Boston www.icaboston.org
$10 Students with ID, Free after 5pm on Thursdays.

Boston Symphony Orchestra, 301 Massachusetts Ave., Boston www.bso.org
$9 Rush Tickets. A limited number of Rush Tickets are available for Boston Symphony concerts. Rush Tickets are limited to one per customer, and must be paid for with cash only.

For more information about student rush and discount tickets, check out the following site: http://www.bso.org/bso/mods/toc_01_gen_images.jsp?id=bcat11630038.
Getting Around with the M2 Shuttle

The M2 shuttle is a great way to get to the Medical School Campus – and it’s free! All you need to do is swipe your Harvard ID and you can travel to the Longwood Medical Area. It also stops at MIT, Central Square and the Back Bay. So feel free to use it to get to any of those areas as well. They generally run from 7 AM to 9 PM about every half an hour, (less frequently on Saturday) and can be caught at Lamont or Johnston Gate. Check http://masco.transloc.com/ for more details.

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.uc.fas.harvard.edu/#grants

Budget Bites:
5 Inexpensive Dining Options

There may be times when you crave food outside of Harvard University Dining Services expertise. Here are some cheap and tasty alternatives:

1. **HFai dinners.** If you are an HFAI student, you will receive an email inviting you to these catered and free meals offered by the Harvard Financial Aid Initiative. Relax, make new friends, and eat great food!

2. **Café Gato Rojo.** Interested in the self-proclaimed “cheapest, tastiest fair-trade coffee, teas and specialty drinks anywhere in Harvard Square?” Café Gato Rojo is “completely student-run and a great place to hang out, study, meet people and avoid the over-priced, corporate cafes around the Square.” There, we couldn’t have said it better ourselves. Lehman Hall, Harvard Yard; 617-496-4658.

3. **Pizza at Oggi’s.** If you are looking for an excellent large pizza to eat with your roommates, look no further than Oggi. From 6-8pm on Monday nights, venture down into Harvard’s very own Holyoke Center to enjoy a $5 award-winning large pizza. Holyoke Center, Harvard Square; 617-492-6405.

4. **Grendel’s Den.** A fun place to get a good bite of quality food. Food is half priced from 5-7:30pm every day and from 9-11:30pm Sunday-Thursday. 89 Winthrop St, Harvard Square; 617-491-1160.

5. **Boston Restaurant Week.** For those of you looking for something a bit swankier, this option offers some of Boston’s best dining experiences at affordable prices. For 2 weeks at the end of August and 2 weeks in the middle of March, everyone can sample fixed price menus (all at a considerable discount) at some of the best restaurants in Boston.
Clothing

Yes, it gets pretty nippy in Cambridge during the winters, but if you have the right clothes and equipment, you’ll easily conquer the snowy winters here. Having said that, we know that clothes can be expensive, and so that’s where the Winter Coat Fund comes in. Freshmen who are on significant financial aid are eligible to receive up to $100 for winter gear. And what’s the best way to stretch this money? Places like the Burlington Coat Factory and even TJ Maxx offer great deals for winter (and all season) gear.

UHS & Other Health Benefits

It’s easy to get caught up with the hustle and bustle that is Harvard life. Sometimes, however, it’s necessary to slow down and relax. Harvard University Health Services offer a variety of programs to help you do just that.

Center for Wellness & Health Communication

The CWHC promotes the lifelong health and well being of those in the Harvard community. They have a variety of resources to help you understand your health: books, tapes, and DVDs can all be borrowed from the library. They also have listing of all the resources on the Harvard campus. Feel free to stop by and talk one-on-one with a health educator too.

Mental Health Liaison

A new program created by the Harvard-Radcliffe Mental Health Advocacy and Awareness Group in the spring of ’07, the mental health liaisons are students who have received special training in the field of mental health. Every house should have one. They are invaluable resources for finding inexpensive ways to help you relax, as well as helping you find ways to deal with stress.

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 can add up rather quickly. That’s why we have the Student Events Fund (SEF). The Student Events Fund is offered by the Financial Aid Office, the Harvard Box Office, and the Office of the Dean and was created in 2002 with the help of the Undergraduate Council. 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 students on the basis of need 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 will let you know you qualify. 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!
Making a Date Budget

Before a date, it is important to consider just how much you really need to spend. Going overboard to impress your date at the expense of your finances is not necessary, as there are multiple quality options available for dating on a budget. Putting actual thought into planning the date rather than splurging all your cash on something fancy can make an even greater impression. The more you prepare, the more guarded you are against additional costs that may arise.
10 Inexpensive Date Ideas

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. There are Target $1 Friday nights (5-9PM) and Library discount coupons for $2 admission on other nights. http://www.bostonchildrensmuseum.org

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.hmnh.harvard.edu

3. A sunny day along the Charles River always makes for a great scenic date, whether you two are working out together or relaxing. The river is only a few steps from campus and has miles of pedestrian trails for biking, inline skating, and running, in addition to plenty of grass for a picnic or a Frisbee game. On Sundays, cars are not allowed on Memorial Drive so that pedestrians can further enjoy the serenity that the river provides.

4. Check out Tuesday 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

5. Put on your mittens and go ice-skating at several rinks in the area. At the Charles Hotel rink (617-864-1200) in Harvard Square, admission is $5 if you bring your own skates. Another popular location is the Frog Pond in Boston Common (Park Street off of the Red Line). Admission is $4 and skate rentals are $8. The Skating Club of Boston is just across the river from Harvard, in Allston (Western Ave. and Everett St. bus stop off of the 70 or 70A bus). Admission is $8 and skate rentals are $4. Finally, The Department of Conservation and Recreation runs many area skating rinks, including the Simoni Arena on Gore street in Cambridge (Sixth Street bus stop off of the 69 bus). Admission is $5 and skate rentals are $4.


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
8. For just $2.75 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

9. 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/

10. 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 “non-technical lecture and telescopic observing from the observatory roof.” Remember warm clothing in cold weather. Located at 60 Garden Street. http://cfa-www.harvard.edu/events/

Entertaining Family and Friends

Whether it’s friends, significant others, siblings, or the entire family, you will no doubt have to entertain someone during your time here at Harvard. Below is a list of activities that are either free or inexpensive that you can fill your day with. Closest T stops will be listed in parentheses, though keep in mind some locations may be walking distance.

1. Harvard University Art Museums: Harvard students & people under 18: Free, Adults: $9, Other students: $6
   Harvard Art Museums have a lot to offer and you and your guests can have all day access to all three of them with just one pass. http://www.harvardartmuseums.org/

2. Harvard University Natural History Museum: Harvard students & 1 guest: Free, Adults: $9, Other students: $7, Ages 3-18: $6
   Best known for its Glass Flowers exhibit, the Natural History Museum has beautiful and fascinating exhibits for people of all ages. http://www.hmnh.harvard.edu/

Hold that Blockbuster card! Before you head out to the square to rent movies, check out the library’s extensive video collection at http://holliscatalog.harvard.edu. Freshmen should also check out the Freshman Video Club. See http://fdo.fas.harvard.edu
3. **Walking Tours of Boston** Free and open to the public
   Take a walk down either the Freedom Trail, Black Heritage Trail, or both to experience some of Boston's vibrant history. You can jump on a free guided tour provided by a park ranger, beginning at the Boston National Park Visitor Center at 15 State Street (State Street off of the Blue and Orange Lines). The Black Heritage Trail begins at the Robert Gould Shaw Memorial, on Beacon Street, facing the State House (Park Street off of the Red Line). You can also grab a map for either trail at the State Street visitor center or the Boston Common Visitor Center and follow the trail yourselves for free.
   
   Freedom Trail: [http://www.nps.gov/bost/planyourvisit/guidedtours.htm](http://www.nps.gov/bost/planyourvisit/guidedtours.htm)
   

4. **Quincy Market & Faneuil Hall** Free and open to the public
   Stroll around Quincy Market and Faneuil Hall to peruse the many stores, check out interesting carts of inexpensive souvenirs, taste any variety of foods, or just watch the street performers. (Boylston off of the Green Line)
   

5. **Boston Public Library** Free Tours
   Located in Copley Square, the Boston Public Library serves not only as the central library branch for the city of Boston, but also as one of the best examples of Boston’s rich history as a center for artists and intellectuals. If you have an adult library card, you can also pick up free daily passes to museums in the area before you leave. (Copley off of the Green Line)
   
   Tours: [http://www.bpl.org/central/tours.htm](http://www.bpl.org/central/tours.htm)


6. **Newbury Street** Free and open to the public
   Enjoy the sights along one of Boston’s most visited—and shopped—streets. Newbury Street offers not only an afternoon of shopping, but an inexpensive and scenic walk for window-shoppers and art-lovers. In addition to a wide selection of shops, sidewalk restaurants and cafes, one can find over 15 art galleries along the street and in the area. (Copley off of the Green Line or Hynes Convention Center off of the Green Line)
   

7. **Sacco’s Bowl Haven** $3/person/game, Shoe rental is $2/hour
   For an evening out with a group of family or friends, visit the local candlepin bowling alley in Davis Square, Somerville. If you have never played candlepin bowling, you’re in for a truly unique New England experience. (Davis off of the Red Line) 617-776-0552
8. Harvard Bookstore and Harvard Coop Free Book and Author Events
These two bookstores are Harvard Square competitors, but you can visit the free author discussions and book signings hosted at both locations year-round.
Harvard Bookstore: http://www.harvard.com/
Harvard Coop: http://harvard.bkstore.com/

9. The Garment District Free and open to the public; low-cost apparel
A visit to the Garment District is an unusual shopping experience, to say the least. If you like thrift stores, vintage clothing, custom T-shirts, and funky costumes, this store will impress with two floors worth of a selection of apparel you can’t find anywhere else. (Kendall off of the Red Line)
http://www.garmentdistrict.com/

10. Boston Symphony Orchestra Free or low-cost
There are several ways for you and your friends to attend a BSO concert for free or for very little. First, the Harvard Office for the Arts offers free tickets to interested Harvard undergraduates. Second, the BSO hosts free Community Chamber Concerts that are open to the public every Sunday at 3PM. Third, rush tickets are available from the BSO box office on the day of many performances for $9. Finally, the public is welcome to enjoy open rehearsals at discounted prices. Located at Symphony Hall. (Symphony off of the E branch of the Green Line)
Free BSO tickets from the Office of the Arts: http://ofa.fas.harvard.edu/beat/free.php
Community Chamber Concerts, Rush Tickets, and Open Rehearsals: http://www.bso.org/bso/mods/perf_detail.jsp?pid=prod3840022

Inexpensive Hotels for Visitors
While Boston may be expensive, there are a few hotels and bed and breakfasts that are quite affordable. The key is to look beyond the square. Of course, check out the web to find great, up-to-the-minute deals. Here are a few inexpensive places to stay in the area:

• A Bed and Breakfast in Cambridge – Cambridge, MA
• A Friendly Inn – Cambridge, MA
• Hampton Inn – Cambridge, MA
• Harding House – Cambridge, MA
• Hotel Tria – Cambridge, MA
• Irving House – Cambridge, MA
• Holiday Inn Express – Boston, MA
• Boston Days Hotel – Boston, MA
• Comfort Inn and Suites – Boston, MA (near Logan Airport)
Making Money Instead of Spending Money

- Resources
- Specific Jobs

Resources
Fortunately, there are plenty of job opportunities 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
86 Brattle St., Harvard Square, M-F 9AM-5PM
Getting acquainted with the SEO website will be valuable 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 term time, and whether you’re eligible for federal work-study (if you have any questions about your work study status and what that means, contact the SEO or your Financial Aid Officer).

When shopping around the square, ask local businesses if you can receive a discount with your Harvard 1ID.
Harvard Student Agencies (HSA)
www.harvardstudentagencies.com
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 (HSR) (http://hsr.hsa.net) regularly provides moving, bartending, catering, and other temporary job opportunities. Just go to their office at 67 Mt Auburn Street and check out their appropriately labeled folders.

Bureau of Study Counsel
www.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 in Harvard courses. 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.

Specific Jobs

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 $11.80/hour (as of printing), slightly higher than most jobs on campus. 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.

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: https://husp.sona-systems.com/

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 Hall or elsewhere on the College campus.
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:

1. **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, 9 weeks will come out to a total of $1512 per person (about $750 a month). 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.
2. **MIT Frat Houses**  If you don’t mind sharing a room, the MIT frat houses are ideal for summer housing. Prices usually run between $1000 and $2000, but doubles and triples are available for as low as $400 per month per person. A number of the houses offer amenities such as high definition digital cable, kitchens, laundry facilities, wireless and T1 high speed internet, pool tables, and parking. The only disadvantage is that you have to reserve early and most houses require deposits. Still, it’s hard to pass up nice rooms in a social college environment for cheap rates. See [http://ifc.mit.edu/summer_housing.php](http://ifc.mit.edu/summer_housing.php).

3. **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. Search other schools’ listings such as an MIT-organized housing posting board ([http://cssa.mit.edu/forum/](http://cssa.mit.edu/forum/)), MIT’s European Club’s online bulletin board ([http://euroclub.mit.edu/Communication/bboard/bboard.cgi](http://euroclub.mit.edu/Communication/bboard/bboard.cgi)) for housing and “roommates wanted” messages, and Boston University’s housing application form for students with an internship or research job during the summer ([www.bu.edu/housing/summer/internship](http://www.bu.edu/housing/summer/internship)).

**Free condoms are offered in the condom boxes in the laundry rooms of upper class houses and also at UHS.**

**Catered discussions at the Center for International Development (CID).** Open to all interested undergraduates, the CID brings in scholars working in the area of international development to discuss their work and research. See [http://www.cid.harvard.edu/cidstudents/undergrad.html](http://www.cid.harvard.edu/cidstudents/undergrad.html) for more details.
4. **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. **Craig's List** - [http://boston.craigslist.org/](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](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/](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.
   e. **Facebook.com** - Sublets are often listed in the marketplace section by graduate students and undergrads alike.

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**Harvard Summer Jobs**

Following are a list of jobs that take place for the majority of the summer and are affiliated with Harvard. Many of these jobs even provide on campus housing.

**Dorm Crew Spring Clean-Up**

Need some quick cash before you head off to summer? Dorm crew offers Spring Clean-Up, when as many as 400 students are hired to help clean the dorms in time for the various reunions. They even provide free housing while you work during the day and do whatever you want with your evenings. They also offer excellent paying positions to work the reunions, and overtime is often abundant! During Pre- and Post-Commencement, you can make $444 per week and if you get to stay on for Reunion week, up to $1200. It’s a great way to make a lot of extra money before you begin your summer journeys. See [http://www.dormcrew.com/](http://www.dormcrew.com/) for more details.

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Reunion Jobs

1. Harvard & Radcliffe Reunions While the alumni come back to reminisce about their college years, you can turn a quick profit before summer really begins. A wide variety of positions are available from serving the alumni drinks to playing with their kids.

   Positions available include:
   • Day Counselors (for ages 6 years - 18+)
   • Babysitters (for ages 16 months - 5 years)
   • Bartenders, Barbacks, Bellhops, Night Counselors, Night Sitters, Building Manager’s Assistants and Drivers

   Applications are available online at http://www.dormcrew.com/article/10/reunion-jobs. Because some reunion jobs are competitive, they are awarded based on the quality of work performed during pre-commencement clean-up with Dorm Crew.

2. HBS Spring Reunion If you want to make future connections in business and earn a few dollars in the process, you might want to look into HBS Spring Reunion jobs. These jobs provide the opportunity to join a superb team, meet alumni, and staff events at exclusive venues! Hourly rates start at $9/hr. Keep your eye out for fliers around campus and postings on the SEO (Student Employment Office) website in the spring. Housing is provided. For more information you can also contact lgilbert@hbs.edu.

3. 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.

4. Harvard College PRISE (Program for Research In Science and Engineering) If you’re planning on doing science research with a Harvard faculty member but are hoping for a little help with room and board, look into Harvard PRISE. PRISE consists of a 10-week summer community of undergraduates doing research and provides free lodging and a partial meal plan. They also hold campus wide events and evening programs throughout the summer. Check out http://www.priselink.harvard.edu for more information and eligibility requirements.
5. **Making the Cue Guide**  You know that handy little guide that helps you choose classes, with professor ratings and all that stuff? Well, it’s completely made by students over the summer! Working for the CUE guide is a great way to get free on-campus housing and work a pretty easy job. Even better, the work actually begins a few months before school begins, and there is usually room for overtime during the summer. Definitely keep an eye out for this great paying job. They’ll list when they’re hiring on the CUE guide website at www.fas.harvard.edu/~cueguide.

6. **PBHA Programs**  PHBA has many wonderful opportunities to be on campus over the summer and make a difference in the community. Summer Urban Program, SUP, is a great way to work with local students over the summer. Counselors are hired to run their own summer camps, with the support of PBHA. Chinatown ESL is another great way to make a difference in the community. Counselors work closely with a small group of students in order to teach them English. Interested in something with music? MINUET is a cool program that allows you to play music or sing to people in hospitals, nursing homes, and other locations. All of these programs offer free summer housing and you can even get paid through work-study for certain programs. Programs like MINUET and Chinatown ESL are a great way to be on campus, get free housing, make a difference, and still have time to do other things, like research. Check the PBHA website for more details: www.pbha.org.

7. **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 all-expense paid trips to update and improve upon the previous year’s guides. Applications are accepted in February.
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.

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

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 $7,500 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 3.3, 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.

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.

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 a stipend of approximately $4,000. 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.
4. Bauer Center for Genomics Research (CGR) 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. Interns receive a competitive stipend in addition to Harvard housing, 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. The application deadline is in February.

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.

6. 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 minimum stipend of $10 per hour, and come from a number of industries: arts, education, legal services, group advocacy, and women’s issues, among others. Applications are due in late January.

7. Center for Hellenic Studies Summer Internship Program CHS offers eight 7-week summer internships in Greece tailored to your interests. A stipend of $2500 is given to each intern to cover all costs of the trip. No knowledge of ancient or modern Greek is required to participate. All are welcome to apply. Applications are due in March.

Summer Funding
For those students seeking opportunities that are notoriously unpaid, there is a way for one to pursue those interests without going hungry. There are over 50 different summer grants from 30 different Harvard sources that allow students to travel, study or conduct research. 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/supp04intro.htm). Some of our favorites include:

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 need. Applications are due in late February.

2. **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

*Many fellowship and grant opportunities are available to students; please consult OCS’s Harvard Undergraduate Funding Sources available on their website at http://www.fas.harvard.edu/students/fellowships.htm or check out the Funding Sources Database at http://funding.fas.harvard.edu*
3. **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.

4. **David Rockefeller Grant** This grant was established in 2009 to allow returning undergraduate students to immerse themselves in a summer abroad program, regardless of financial constraints. Students can use this grant to take a class abroad, do research or take on an internship outside of the US. Applications are due in February.

5. **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 Fund 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/students/fellowships/Lowe.htm](http://www.ocs.fas.harvard.edu/students/fellowships/Lowe.htm).

6. **IOP Summer Stipend program** A grant for returning undergraduate and graduate students, the IOP summer stipend provides up to $2,500 for students wanting to intern in non- or low-paying summer internships in the public service sector. Internships can be based in the US or abroad, and it is a need-based grant. Applications are due early April.

7. **Dean’s Summer Research Awards** Funded by the Dean of the Faculty of Arts and Sciences, this program gives rising seniors who have a summer savings contribution 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 late March.

8. **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 who have not had extensive research experience, so freshmen and sophomores should feel free to apply. Applications are due in February.

*For additional research-specific opportunities, check out the Office of Undergraduate Research Initiatives (OURI) at [http://undergrad-research.harvard.edu](http://undergrad-research.harvard.edu) and visit CARAT on the SEO website, [www.seo.harvard.edu](http://www.seo.harvard.edu), to see the variety of funding options available and to apply using its common application system*
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 or need to write a paper on the books.
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 RESOURCES: 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.
We hope this guide succeeds at pointing out some of the unique resources at Harvard.