

# IN SEARCH OF THE GREEN

Handling your money

by Laurie Reeves

Hello again! I'm curious about how everyone is doing regarding handling their money situation. Last year's Financial Aid Advisor, Inge Dorsey, wondered about the same thing this time last year. Her solution process is a good one and so I include it at this time:

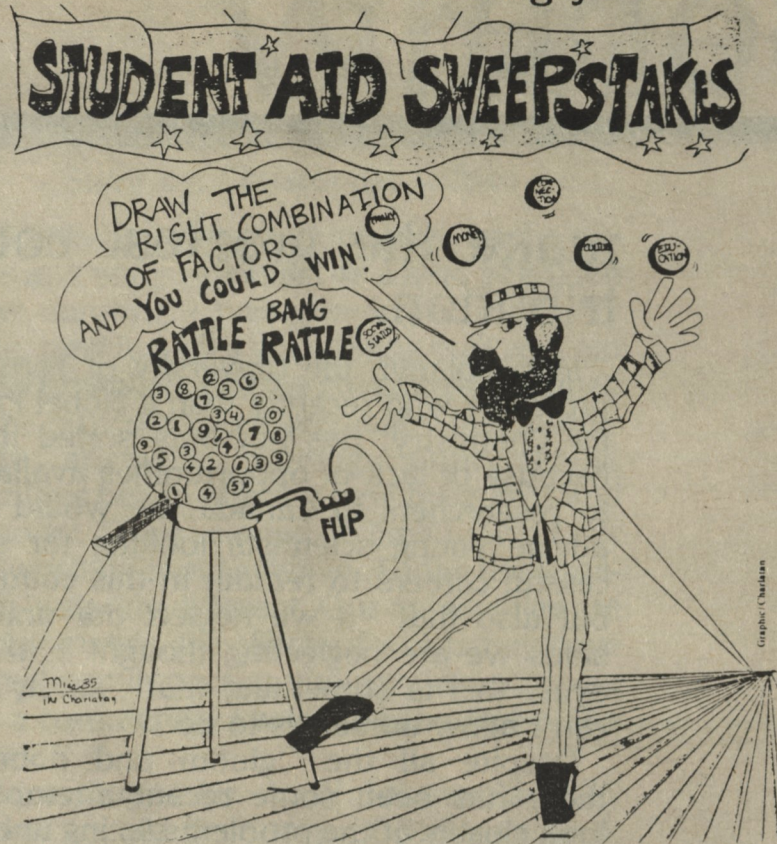
1. Prepare a budget. Now you don't have to be the finance minister of Canada, or even a business student to do this. All I'm talking about is a simple calculation of costs and resources.

2. Calculate all your costs— academic fees, rent, food, books, clothing, transportation, entertainment, misc., telephone, laundry, car payment, etc. In calculating your costs be sure to be as complete as possible. It may be a good idea to allow for a small amount of emergency money each month.

3. Calculate all resources (usually this list is much shorter). In order to be as accurate as possible calculate only those resources that you are sure of— summer earnings, scholarships, bursaries, loan, parents, and any part-time earnings while at school.

4. Now subtract from resources: —if resources exceed costs, you're laughing! But, don't spend it all at once and be sure to allow for unexpected expenses. If costs exceed resources, it is time for the axe to fall. Review your expenses to see what can be reduced or eliminated.

5. Now recheck the bud-



get. If your resources don't cover your costs you will have to either find a way to make up the difference or visit your friendly neighborhood financial aid advisor. By the way, my hours are:

Tuesday & Thursday  
2:30-4:30pm

Wednesday & Friday  
12:00-3:00pm

One way to make up the difference between costs and resources is to go the bursary route for that needed money. Here are the upcoming bursaries and deadlines:

**Harvey Moore Wildlife scholarship:**

For the wildlife conservation of PEI, biology. Project, research work or study of wildlife conservation. Deadline is January 31.

**Bernardine Hall Bursary:**

Open to junior or senior female in residence at least 2 years with at least a 70% average. Worth \$500. Deadline February 5th.

**Beta Sigma Phi Awards:**

Open to a son or daughter of a member of this organization. Valued at \$1000. Deadline is February 1.

**Canadian Institute of Ukrainian Studies:**

Emphasis on Ukrainian studies in education, history, humanities, or social sciences. Senior students only. Valued at \$2500. Deadline January 31.

**Catholic Women's League:**

Open to Catholic females attending university. Awarded based on financial need. Deadline January 31.

**Terry Fox Awards:**

Open to a good citizen involved in sports. Valued at \$3,000 for 4 years. Deadline is February 1.

**Kidney Foundation:**

Open to student of medicine or science. Research project must be related to kidney or urinary tract. Valued at \$2000 as a 12 week summer student fellowship. Deadline Feb. 28.

**McEuen Undergraduate Scholarship:**

For study in Scotland, a 3 year course study or 4 year Honours degree. Open to Canadian student of Scottish ancestry under age 21. Tuition fees, residence and basic expenses covered. Deadline Jan 31.

**Part-time student bursary:**

Open to a part time student with passing grades. Based on need. Two bursaries of \$100 each. Deadline Feb. 5. Apply at registrar's office.

**The Soroptimist Foundation:**

Grants are awarded to women who are accepted for the final year of a 4 undergraduate program in fields leading to working directly with other women to improve the quality of their life.

5 grants of \$5000. Deadline is January 31.

**Tourism Industry Scholarship:**

Must be age 17-25, average mark of 70%, attempt to work for tourism during the summer months, work minimum of two years in tourism upon graduation, if at all possible. Valued at \$1000. Deadline is February 18.

**UPEI Memorial Fund:**

Based on need to second semester Full-time students. Valued at \$125-\$300. Deadline is February.

**Summer Language Program:**

1988 materials tentatively available to Island students through the Department of Education by mid-January, 1988.

**Queen Elizabeth Silver Jubilee Endowment Fund:**

For study in a second official language. Valued at \$5000 for one year expenses at a university other than your home university. Must have completed first year university, have good academic standing, motivation, and adaptability. Deadline is February 15.

**UPEI Leadership Award 87/88**

Open to undergraduate students making significant contribution to university life through participation and leadership in areas such as drama, music, recreation, residence life, student government, clubs and societies. Various amounts with a maximum of \$1000. Deadline Jan. 29. Send nomination in letter form to Ian MacDonald, Director of Student and External Services.

## In the Real World

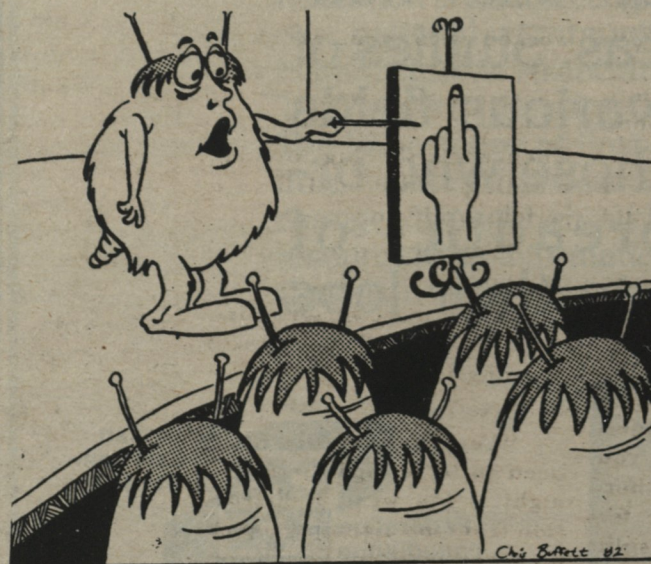
Dairy Queen... continued from page 5

We tried to appear engaged in nonchalant conversation. When our observers had returned to their table, Kim explained that they were waiting for us to step outside the restaurant. Of course, they really did not need to wait: the Dairy Queen staff did not seem disposed to intervene.

"They can wait just as long as we can," said Kim, after fifteen minutes of somewhat tense conversation. "Let's go and talk to the manager."

Susan and Kim went to do so. However, our opponents quickly became aware of what was happening. In five minutes, they had disappeared. Nonetheless, the manager provided us with an apology (whatever purpose that served) and an escort to our car.

Some say that all people are essentially good: they are wrong. Perhaps it's wiser to wonder about the structure of proteins and the interactions among molecules than to waste time trying to understand humankind.



AND HERE WE HAVE A VERY POPULAR EARTH GESTURE TO GREET THEIR LEADERS