



# STUDENT STACKS



## Benefits of Returning Unneeded Student Loans

Did you borrow more than you needed this semester? Now, what should you do with the extra money? The easy answer is not always best.

Sure, it might be nice to treat yourself to a nice dinner or a shopping trip for some new kicks. However, returning unneeded student loans funds will reduce your overall interest, reduce your origination fee, and keep your total student loan debt down. After graduation, your monthly student loan payment will be lower, providing you more flexibility with your income. Delay gratification, return what you don't need.



Choices

By reducing student loans now, you're choosing long-term success over short-term sacrifice—an investment in your future freedom.



## It is Not Too Late to Return

Although the deadline for MUSC to return funds for Fall semester has passed (Deadline Oct. 1), you can return your unneeded funds to your servicer. Locate your servicer through studentaid.gov and create an account to return funds directly to your servicers. Note that you should return your funds to the highest interest loan. Spring Deadline is January 31st.

## Podcast

So many questions! Starting a new program or job generates many questions, including financial ones. Episode 12 dives deep into the questions new MUSC students may have.



A PODCAST FROM

EPIISODE 12: NEW BEGINNINGS

**FINANCIALLY FIT STUDENTS**  
EMPOWERING STUDENTS WITH FINANCIAL SMARTS

Financial Literacy Interest Group  
Office of Student Financial Literacy

Jack Patterson  
MUSC COM M1

# Events



## Cost of Ownership



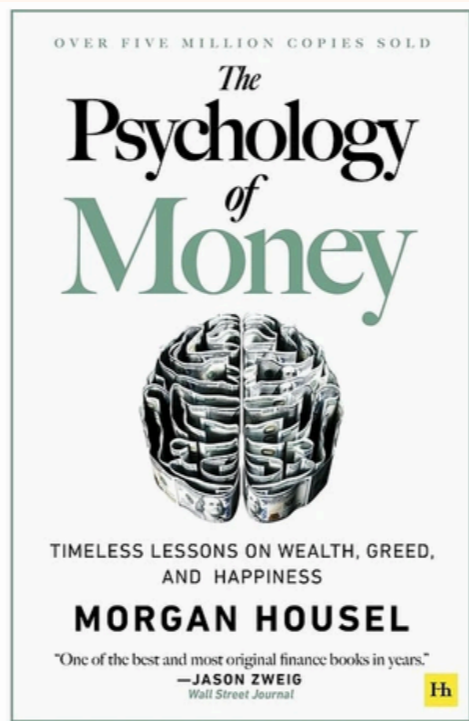
Friday, October 18 at 12:00  
EL 116



## OSFL Book Club



Wednesday, October 2 @12:00  
October 30 @12:00  
EL 205A



## Fall Book Club!

“Financial success is not a hard science. It’s a soft skill, where how you behave is more important than what you know. I call this soft skill the psychology of money.”  
-Morgan Housel

- 
- 
- 
- 



- 
- 
- 
- 

The Psychology of Money airs out financial success through a story-like approach. Join OSFL mentors Michelle and Mallory for our October/November book club to hear our own stories with money as well as share your own!

Date: Wednesdays 10/2, 10/30, 11/20

Time: 12-1pm (lunch provided)

Location: EL205A

Be sure to register by 9/18 to receive a free book!  
Attend 2/3 meetings for a chance to win MUSC swag!



financialliteracy@musc.edu



Book a 1:1 appointment

