

# Welcome to Thrifty!

## Maintained and Supported by

FLI@MIT Students

## Overview

Thrifty is a guide created to help MIT students help each other save money.

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## DEPARTMENTS

- Course 1: CEE - Civil and Environmental Engineering
  - Traveling Research Environment Experiences (TREX): 3-credit field research course offered during IAP
  - Contact Sarah Smith at [ssmith1@mit.edu](mailto:ssmith1@mit.edu), or visit her in 1-290 for more information
- Course 2: ME
  - Contact academic administrator Emma Dunn ([emmadunn@mit.edu](mailto:emmadunn@mit.edu))
  - MechE Lounge stocked with snacks during midterms and finals
  - Donuts and coffee available in lounge every Monday morning
  - Limited funds available for thesis research
- Course 3: DMSE
  - Contact Rebecca Shepardson ([bshep@mit.edu](mailto:bshep@mit.edu))
- Course 4: Architecture
  - Contact Tessa Haynes ([thaynes@mit.edu](mailto:thaynes@mit.edu))
- Course 5: Chemistry
  - Contact Jennifer Weisman ([jweisman@mit.edu](mailto:jweisman@mit.edu))
- Course 6: Department of Electrical Engineering and Computer Science (updated)
  - Light snacks in the EECS Undergraduate Office (38-476)
  - Coffee/tea in the EECS Undergraduate Lounge (36-113)
  - Can apply for fully funded participation in the Grace Hopper Celebration or Richard Tapia Conference (can self-nominate, and students will be selected for funding based on budget)
- Course 7: Biology
  - Contact Undergraduate Officers Cathy Drennan ([cdrennan@mit.edu](mailto:cdrennan@mit.edu)) or Adam Martin ([acmartin@mit.edu](mailto:acmartin@mit.edu))
- Course 8: Physics
  - Contact Matthew Cubstead ([cubstead@mit.edu](mailto:cubstead@mit.edu)), the Administrative Officer of the Finance Team
- Course 9: Brain and Cognitive Sciences
  - Contact Theresa Tomic ([theresal@mit.edu](mailto:theresal@mit.edu))
- Course 10: Chemical Engineerin

- Contact Tom Kinney (Undergraduate Officer) at [tkinney@mit.edu](mailto:tkinney@mit.edu) for questions about resources
  - AICHE holds monthly study breaks with catered food
  - AICHE or NOBCChE offer some opportunities to travel to conferences
  - Support mainly on a case-by-case basis
  - Bunker (Course 10 Lounge) is usually stocked with snacks
- Course 11: Urban Studies and Planning
  - Contact Peggy Bryan ([mlbryan@mit.edu](mailto:mlbryan@mit.edu))
- Course 12: Earth, Atmospheric, and Planetary Sciences
  - Contact Julia Hollingsworth (Academic Administrator) at [eaps-ed-office@mit.edu](mailto:eaps-ed-office@mit.edu)
- Course 14: Economics
  - Contact Gary King ([gking@mit.edu](mailto:gking@mit.edu))
  - Occasionally leftover food after events
- Course 15: Management
  - Contact Karyn Glemaud-Anis ([kglemaud@mit.edu](mailto:kglemaud@mit.edu))
- Course 16: Aeronautics and Astronautics
  - Contact Marie Stuppard ([mas@mit.edu](mailto:mas@mit.edu))
- Course 17: Political Science
  - Political Science Summer Internship Program: provides a funded internship during the summer after sophomore or junior years
  - Pressman Award: Award meant to offset the costs of a project or internship
  - Contact Katherine Hoss (Undergraduate Administrator) for assistance
- Course 18: Mathematics
  - Visit Math Academic Services (MAS) in Room 2-110 for support
- Course 20: Biological Engineering
  - Undergrad lounge stocked with snacks, a mini kitchen and contains two computers and a color printer
  - Contact Michael Birnbaum ([mbirnb@mit.edu](mailto:mbirnb@mit.edu)), Forest White ([fwhite@mit.edu](mailto:fwhite@mit.edu)), or Cathy Greene ([clgreene@mit.edu](mailto:clgreene@mit.edu)) for questions and concerns
- Course 21: Humanities
  - Contact [shass-ug@mit.edu](mailto:shass-ug@mit.edu)

- Course 21A: Anthropology
  - Anthro Tea every two weeks in E53-335
  - Offer a few hours of paid work a week to 21A students to help faculty
  - Contact Carolyn Carlson ([carlsonc@mit.edu](mailto:carlsonc@mit.edu))
- Course 21M: Music and Theater Arts
  - Can work as Student Ushers (email [mta-request@mit.edu](mailto:mta-request@mit.edu))
  - Can loan out instruments  
(<https://mta.mit.edu/music/instruments-and-storage>)
  - Students who need to borrow theater equipment can reach out to Yi Tu, the Theater Arts Admin Assistant ([mta-w97@mit.edu](mailto:mta-w97@mit.edu))
  - Students in need of funding can contact Alexa Torres ([alexat@mit.edu](mailto:alexat@mit.edu)) or Michelle Carmichael ([maustin@mit.edu](mailto:maustin@mit.edu))
- Course 22: Nuclear Science and Engineering
  - Contact Brandy Baker ([brandyb@mit.edu](mailto:brandyb@mit.edu))
  - Travel benefit for undergraduates is 50%, but exceptions are frequently made if more funding is needed
  - Guaranteed UROP position
  - Lounge stocked with food, restocked weekly
- Course 24: Linguistics and Philosophy
  - Contact Jennifer Purdy ([purdy@mit.edu](mailto:purdy@mit.edu))

## **FOOD AND SHOPPING?**

- Non-Dining Hall Meal Plans
  - A lot of living groups on campus offer meal plans that are significantly cheaper than dining halls. Generally these meal plans are about \$200-\$300 a semester, and often they come with the condition that you help prep/cook/clean for one meal each week (or each month). These plans often times only cover one meal (like dinner), but they're also a great way to meet new people and make friends!

- Meal Plans to look into: Pika (open to all MIT students), C (in New House, open to all MIT students), and if you live in New House (German House and French House!)
  - MacGregor has a food pantry on their ground floor.
  - Look out for free food on campus (join the mailing list/Slack channel)
- Places to buy food
  - Whole Foods - a lot of bulk items (perfect for large living group meals) and they can even do portions of said bulk items
  - Target - not super cheap, but they're pretty close and have lots of food and supplies of good quality
  - Market Basket -- really cheap. Freeze perishables. Go early or really late to avoid long queues . The one in Everett also has a food court with burgers, sandwiches, pies, sushi and others.
  - Costco - Trader Joe's -- MIT runs shuttles to Costco and Trader Joe's every weekend on specific days.
    - Great for buying in bulk.
  - Haymarket-- very cheap produce. Open on Fridays and Saturdays in Boston before dark. Just check what you buy and try not to buy anything spoiled
  - H Mart
    - They also take TechCash
    - If you have extra dining dollars about to expire, you can exchange them for a H-Mart giftcard
  - C Mart in Chinatown
  - McKinnon's meat market (<https://www.mckinnonsmeatmarket.com/>)
  - <https://foodforall.com/referral?code=haiha9240>
    - An app that connects restaurants trying to get rid of extra food at the end of the day with people looking for a cheap meal.
  - Daily Table: super cheap produce and groceries, also does free delivery and takes TechCash/Dining Dollars
- Great Deals at local places
  - Download the Cash App and use Boost feature to instantly get 10% off at Chipotle, Dominos, Whole Food, etc.
  - Use your Amazon Prime membership to get discounts at Whole Foods

- Quick & Free Around Campus
  - DSL Office (4-110) has fresh fruit, candy, granola/energy bars, oatmeal, and occasionally cookies and sandwiches. Just walk in and grab something as you run to class.
  - Banana Lounge
    - Also have hot chocolate and coffee
  - OME (4-107) generally has some snacks ranging from juice boxes and gummies to chips and fruit.
  - OFY (7-103) almost always has candy, chips, granola bars, crackers, etc.
  - Free at the SPXCE center: coffee, ramen, oatmeal, chips, water
  - Suzy Nelson's office also has free oatmeal and granola bars
  - You could sign up for the free food mailing list through web moira, but it's prone to spam sometimes; now [free-foods@mit.edu](mailto:free-foods@mit.edu) is much better
  - GRTs have funding to take their living group to eat at dining halls.
  - Clubs will regularly offer food at events (check Dormspam)
  - Many departments have seminar series or talks (BE, ChemE) that have food
  - Koch Institute also regularly holds talks that usually have free pizza
- Emergency Food Pantries
  - If you're in dire need of food and need a last-resort option, food banks in the Boston area have enough food for short stints of hunger.
  - The Greater Boston Food Bank partners with various community groups that serve emergency food: <https://www.gbfb.org/need-food/>
- GRT Meal Swipes
  - GRTs can give you some meal swipes for free in crisis
- Honey app: joinhoney.com Browser extension that automatically finds and applies coupon codes on Amazon and across the web at nearly all online shopping sites
- Paribus.co | Get money back when prices drop, effortlessly: <https://paribus.co/> scans emails for receipts and helps you request a difference refund from merchant when it finds a price drop
- TSwipeShare: free donated meals for MIT Dining Halls! Talk to S3 or access the following link to get 3 meals without having to contact anyone: <https://studentlife.mit.edu/s3/money-food-resources/food-resources>
  - If you want to donate meals, click on this link: <http://studentlife.mit.edu/s3/money-food-resources/food-resources/donate-guest-meals-swipeshare>

## FINANCES

- Student Financial Services (SFS)
  - Can look into financial aid scholarship appeal, if change in family situation. May result in an increase in one's MIT scholarship, but no change to financial aid budget. **Reach out**
  - SFS can distribute early refunds which are available for books and supplies as long as a student has a refund coming. SFS will allow up to \$1000 in an early refund. Students can ask for an early refund in August for the Fall and January for the Spring. **Usually offered, not requested**
  - The Student Financial Services (SFS) provide an Undergraduate Student Budgeting Worksheet to help students determine how much extra money one may have for themselves based on their expenses: <https://sfs.mit.edu/tools/calculator>
  - SFS has a financial education team that will work with you one-on-one or come to your dorm/club meeting to teach you about budgeting/investing/financial planning/etc [sfs-fin-ed@mit.edu](mailto:sfs-fin-ed@mit.edu)
  - You can petition for one light semester and still get the same financial aid. This can be useful if you don't need that many classes anymore and would like more time to work.
- Look for external scholarships e.g. with companies in industries you want to end up working in, or for minorities
- iGrad.com financial literacy, earn points and get entered into monthly raffles <https://oge.mit.edu/finances/financial-literacy/igrad/>
- United Way: file taxes for free, learn financial literacy
- American Students Assistance: located in Boston Public Library, help fill out financial aid applications
- Learn about/get started with investing:
  - Tons of apps have popped up in recent years: Robinhood, Stash, and Acorns are some of the most popular
  - Max out your Roth IRA contribution (\$5500), can open more than one through bank and apps like Stash Retire

- Will become \$6000 for 2019, but this contribution must not exceed your total earned income (e.g. what would show up on a W-2) so you cannot contribute if you are fully funded by scholarships/fellowships.
    - Invest in index funds like S&P 500
    - Diversify your portfolio: bonds, stocks, funds, etc.
    - Top comment on this post:
      - <https://www.facebook.com/beaverconfessions/posts/2014469815288722>
    - Remember wise words from my friend: Time in the market beats timing the market.
- Sign up for a credit card and start building your credit score
  - Chase Freedom Unlimited is great first credit card, 1.5% cash back on all purchases, no annual fee
  - Another great first credit card is Discover IT card, 5% back on restaurants, no annual fee, free credit score check. Some places don't accept Discover though.
  - A credit card that has no international transaction fees and no annual fee is Amtrak Guest Rewards Platinum Mastercard. The rewards are only useful if you ride Amtrak though.
  - Amazon Prime credit card gives you 5% back on all Amazon purchases
  - Chase Sapphire Reserve has a pretty high annual fee (\$400) BUT you get \$300 in travel credit, doubled if you buy ticket through Chase partner site, plus other travel perks like hotel discounts
- S<sup>3</sup> deans can work with students to consult with financial aid about sensitive or complex family circumstances that affect their financial needs.
- International Students Office (ISO) will advocate for students who encounter financial problems and is involved in advising international students who encounter financial difficulties in collaboration with SFS.
- When you get your financial aid, provided you don't have immediate expenses that use up all of it, you can put it in a marcus (by goldman sachs) account where you get 1.8% interest. It's not much, but marcus is super easy to work with, takes only 3 days to get money in or out and you'll end up with a few extra bucks while it's sitting there. Personally I find it most helpful since I can then transfer smaller amounts money to my regular bank account when I need it because prevents me from



thinking "oh, MIT just wrote me a check for multiple thousands of dollars so I can just treat myself to everything I've ever wanted"

- Taxes

- If you meet requirements for filing taxes as an independent, you may be eligible to use a number of free tax filing software to file taxes. Use this IRS link to find out which options you can use  
<https://apps.irs.gov/app/freeFile/jsp/wizard.jsp?ck#>
- Filing taxes is basically getting free money, do it.
- The IRS has Low Income Taxpayer Clinics where a law student helps you resolve your tax issues for free and tells you how to navigate the IRS bureaucracy. Check here for locations and scheduling an appointment:  
<https://taxpayeradvocate.irs.gov/about/litc>
- TurboTax saves a ton of time and it's free if your returns are simple (as it should be for undergrads/grads) and you don't mind filling in the info every year
- Get that \$1000 education tax CREDIT (not deductible)
- VITA helps you file your taxes if you make less than \$54,000 or less for free

- Budgeting

- Goodbudget ([goodbudget.com](http://goodbudget.com)) is a free budgeting website/app for "envelope budgeting" (basically, dedicating certain amounts of money per budgeting period to a category and not "borrowing" from other categories). It offers a lot of data on what your spending habits look like and can hook into your bank account data to cross-reference your spending.
- If you have a job, you can set up your paycheck to automatically put a certain amount of percentage of your paycheck into your savings account automatically
- Monies app, elegant easy to use interface for budgeting
- Chase Finn app: new app from chase designed to help you track spending: you rate each one with "necessary, want, food, etc."
  - Can also set up to put a certain amount into savings with each purchase

- Stash: automates saving/investing habit, set up auto-stash amount for weekly/month/etc.
- Cambridge Economic Opportunity Commissions
  - 617-868-2900, 11 Inman Street, Cambridge MA
  - Free tax preparation, food pantry
- ThriveCash
  - If you have a job offer/internship offer, ThriveCash will grant you a loan
  - Only pay back when you start making the money in your occupation
  - Great for paying for housing, spring break, or anything else that you need quick cash for.

## FINDING JOBS

- Office of Minority Education (OME)
  - The OME hires undergraduate students to work as Teaching Assistants/Facilitators for Seminar XL, TSR<sup>2</sup>, Interphase EDGE, Momentum and also as office Student Workers. These are paid positions available during fall, IAP, spring and summer. Contact [ome@mit.edu](mailto:ome@mit.edu) for more information.
  - The OME has networking mixers with various types of companies year-round. Check the OME office or ask to be added to the OME mailing list to find dates/companies.
- SPXCE Center
  - Desk workers do whatever the deans need. (make posters, answer questions, mostly sit there and do homework)
- Priscilla King Gray Public Service Center's (PKG) (<http://studentlife.mit.edu/pkgcenter>)
  - If students qualify for work-study, they can contact the PKG's Community Employment Administrator, Chiara Magini at [cmagini@mit.edu](mailto:cmagini@mit.edu) to find jobs in the community.

- The PKG can also fund work-study students through IAP and the Summer; during these periods, a student can work full-time and potentially anywhere in the United States.
    - The Social Action Fair runs at least once a year to help you find community service organizations you can work for (usually lower-paying though)
    - PKG Fellowships and IDEAS run throughout the year to run fund social action innovation projects.
- Dorm Front Desks
  - Undergraduate residences will have positions staffing the front desk through the entire year (breaks included). These jobs involve handling packages, resident check-ins and outs and mail. Best point of contact would be the current desk workers as they will know the captain/who assigns shifts.
- UROP's
  - A number of departments will hold UROP mixers throughout the year to encourage undergraduates to get involved in research and are a great way to meet potential professors and grad students without having to email a large number.
  - SuperUROP pays \$25/hour. Juniors and seniors are eligible, but your supervisor does need to be on a pre-approved list for the program.
  - Summer REUs pay comfortably and allow you to travel
    - [https://www.nsf.gov/crssprgm/reu/reu\\_search.jsp](https://www.nsf.gov/crssprgm/reu/reu_search.jsp)
- Internships & Externships/Microinternships
  - Externships/Microinternships = mini internship over IAP; you can apply via Handshake
  - Plenty of companies try to hire early through Career Fair and other on-campus events (emails about said events usually distributed through offices like the OME and GECD and specific Departments)
- Other On-Campus Jobs
  - Grad students OME TSR center tutor 19/hr
  - Offer tutoring to high schooler/undergrads
  - Lots of posters throughout the Infinite Corridor with opportunities in everything from research participants to tutors to UROPs

- Tech Callers is a good flexible option with tons of snacks, chances to win gift cards, and offers a 50 cent raise each semester.
- Libraries and IS&T will also be hiring towards the start of the year but the fliers for these tend to be placed closer to the corresponding so it may be worth visiting to check.
- TAing and LAing for classes tend to be good sources of money as well as good learning/teaching opportunities.
  - In Course 6, typically required to have received an A in the corresponding (or more advanced) class and have a strong overall academic record. Pay is \$17 an hour for LA's and \$25 an hour for UTA's. The latter seems to be significantly more competitive for underclassmen.
- Negotiating pay: for non-structured positions (i.e. essentially those listed above) that are more of a personal hiring, it may be possible to negotiate one's pay based on other on-campus jobs that have similar job type / skills required.
- Tutoring- there are a lot of tutoring jobs available (SAT, classes, highschoolers, etc.)
- Hockey Games- need someone to man the front desk and give out equipment
- Summer Internships
  - At major tech and finance companies, could pay from \$6k to \$10k a month (\$15k to \$25k total); take note of increased housing expenses if at a major city (SF or NY)
  - Recruiting process starts in the fall; UPOP may help for current sophomores, FASIP for current freshmen. Set up a meeting with Amy and tell her what companies you have applied to and she will write you a reference with the contacts she has at that company.
  - Doing a relevant UROP and strong related coursework would greatly increase chances of landing an interview; for the interview itself, practicing using questions on Glassdoor or just by searching online would help. Leetcode is good practice for coding interviews.
- Carrol L. Wilson Internships: funds MISTI internships for seniors.

- Office of Engineering Outreach Programs
  - OEOP alumni (MITES, MOSTEC, E2, and SEED) can attend various career development events in the Boston area with major companies. Check the OEOP office or the OEOP emails for dates/companies.

## MEDICAL RESOURCES & TAKING LEAVE

- S<sup>3</sup> also can provide funds to students on leave or going on leave. Funds are available to students on leave on a case-by-case basis to subsidize costs such as transportation, housing, and registering for classes at other schools.
  - Please contact Meghan Kirsch [mbcamp@mit.edu](mailto:mbcamp@mit.edu) for more information.
- Medlinks can provide you with many medical related items. For example, they can provide taxi vouchers to MIT Medical for students  
<https://medical.mit.edu/community/medlinks>
- Students can ask for money for unusually expensive medical treatment through the [Miller Fund](#), if students have no other recourse through financial aid. Contact SFS Meghan Frazier at the Student Financial Services (SFS) at [mfrazier@mit.edu](mailto:mfrazier@mit.edu) for more information.
- [Wellbeing Ambassadors](#) are in your dorms and can help with connecting to mental health resources or just to listen to you
- 20 sessions of acupuncture are covered by MIT insurance with a \$10 copay per session. <https://medical.mit.edu/services/acupuncture>
- Take advantage of mental health care services offered free of charge through MIT Medical <https://medical.mit.edu/services/mental-health-counseling>
- Wellness classes offered monthly:  
<https://medical.mit.edu/community/wellness/classes>
- If you need an extra semester/year at MIT to complete your degree, you are still eligible for financial aid for that year

## HOUSING AND TRAVEL

- If you need to find housing over the summer: [Student Housing Assistance Review Process \(SHARP\)](#): The following eligibility criteria apply to students requesting on-campus housing through SHARP:

- Students who cannot return home due to travel restrictions, circumstances in their home state/country, or circumstances of their home life;
  - Students who have home environments that significantly impair remote learning; OR
  - Students who have no other place to live or for whom being at home would be unsafe given the circumstances of their country or home life.
- S<sup>3</sup> has emergency funds available to students on a case by case basis. For example, funds can be used for travel costs for family emergencies, and to cover basic needs such as winter coats, boots, etc. Visit <https://studentlife.mit.edu/s3/money-food-resources> to fill out a webform, provide the appropriate information, and wait to be contacted back by a dean.
- If traveling for conference and dept is paying for it, usually MIT or dept have a preferred airline but you can request to be booked on airline with which you have frequent flier membership
- MIT Furniture Exchange: Sells used furniture and household goods at bargain prices. <https://fx.mit.edu/>
- Resident dorms sometimes provide free housing for students that work part time over the summer (minimum of 20 hours)
- Need to use public transportation a lot? MIT offers 50% subsidies on a lot (all?) MBTA Passes. This includes commuter rail passes as well for those of you traveling outside LinkPass Zones. <https://web.mit.edu/facilities/transportation/tpass/students.html>
- Grad students: live on campus if possible!! Off-campus rent is not considerably cheaper and quality of life is generally not as good, it's farther to campus, harder to get involved in events, etc.
- Students get 15% off Amtrak tickets (although it's even cheaper if you can buy the saver fare, which usually requires at least 3-4 weeks advance notice). <https://www.amtrak.com/student-discounts>
- Blue Bikes MIT Student Discount: ordinarily a Blue Bikes membership costs \$119/year. However, MIT students can get it for \$45/year! Instructions are here: <http://web.mit.edu/facilities/transportation/bicycling.html>
- MIT covers insurance for car rentals if you have the MIT account number: <https://vpf.mit.edu/node/2158>

- Lanzate is a scholarship by Hispanic Association of Colleges and Universities that pays for plane travel on Southwest for undergrad and grad students who identify as Hispanic and go to school 200+ miles from home. Check here in late spring for the application: <https://www.hacu.net/hacu/lanzate.asp>
- <https://www.mitoffcampus.com/> has housing options from/for the MIT community
- <https://www.studentuniverse.com/> has cheap flights for students under 25.
- Turo & Getaround apps are great for renting a car for a day or two at a reasonable price. You also get a \$25 off if you refer or are referred by someone
- Budget rent a car - it has discounted prices for MIT and is located in Cambridge near Asgard . <https://www.budget.com/en/corporate/T240202>
- ZIPCAR  
<https://www.zipcar.com/universities/massachusetts-institute-of-technology> discounted subscription for MIT students. Convenient for short or quick trips

## CLOTHES

- West Roxbury Savers - store for clothes as cheap as \$1
- Boomerang -- The other thrift store that's not Goodwill in Central
- Lots of people selling secondhand clothes on [Harvard Grad Market](#)
- Marshall's across BU bridge, designer brands for you to look baller for cheap
  - <https://www.premiumoutlets.com/outlet/wrentham-village> same idea
- Stata Reuse - always lots of free clothing and other things  
<https://sustainability.mit.edu/event/choose-reuse-15>
- Goodwill - lots of clothes for cheap
- Primark has a ton of cheap stuff with a wide selection from Harry Potter themes to winter gear
- Polo Ralph Lauren at Assembly - A bit on the high-end but still a deal. The store is usually 30-50% off, if you text on the number they have on display (I think 89448) you get an extra 25% off and a regular coupon of 30% every other day or every week. You can basically get a total discount of 65% off! Not bad!!
- Create an offers-only email address and register for newsletters of clothes that you like that make some pretty big sales.
  - For instance, Abecrombie does a 70-80% off exclusive online sale three to four times a year!
- Garment District -- thrift shop for clothing near Kendall Square \$1 per pound of clothing
- S^3 has emergency funds available to students on a case by case basis. For example, funds can be used for travel costs for family emergencies, and to cover basic needs such as winter coats, boots, etc. Visit <https://studentlife.mit.edu/s3/money-food-resources> to fill out a webform, provide the appropriate information, and wait to be contacted back by a dean.
- ISO usually has a drive for winter stuff just for international students.

- The MIT Women's League holds a "Fashion Free-for-All" for international students to get free winter/professional clothing in the fall
- Rinse.com: super convenient laundry and d cleaning service, does door to door pick up and delivery, \$2.5 for dress shirt, full laundry, starching, pressing service. sign up with this referral code and get \$25: DEOPXU3WVJ
- Columbia at Assembly - they have pretty good deals on winter clothes. Usually 40-60% off. You can find a jacket for \$40.
- Wilsons Leather at Assembly- great discounts, way better than online. You can get a coat for \$50 or so. .
- TJ Maxx in Back Bay- discounted clothes / outlet prices (esp good for quality winter gear).

## TECHNOLOGY

- The IST: Information Systems and Technology office offer the Student Laptop Loaner Program which offers a limited amount of loaner laptops for academic use for MIT undergraduates to utilize if they are not currently able to afford a laptop, are temporarily without a working laptop, or own an older laptop that may not be able to run programs required for one's academics.  
<https://ist.mit.edu/loaner-equipment?category=19>
  - Special Note - It is much easier to get a laptop at the start of a semester so if you predict needing one, try to put in the request as soon as possible.
- IST also provides free programs for students to download onto their computers or laptops (ex. Microsoft Office, Sophos Anti-Virus, Solidworks, Java, etc.).  
<https://ist.mit.edu/software-hardware>
  - IST offers laptop repairs for the cost of parts only.
  - IST also does in-warranty repairs for Apple, Lenovo, and Dell Laptops
  - On-campus students get free access to Xfinity on Campus to watch TV shows from most major networks
- ChemE department give a free laptop to all grad students
- Laptop tagging is free for the MIT community at the Atlas center in E17  
<https://police.mit.edu/laptop-tagging-and-registration>
- MIT has resources for obtaining software/hardware  
<https://ist.mit.edu/software-hardware>



## FUNDING RESOURCES FOR PROJECTS

- OME offers small amounts of seed-money under their Innovations Fund for individual student or group projects. Open to MIT undergraduates.
  - <https://ome.mit.edu/resources/innovations-fund>
- [Kelly Douglas has IAP travel fund for humanities research](#)
- ProjX provides up to \$500 of funding for technical projects
- MIT Sandbox provides funding for entrepreneurship ideas
- MakerLodge training for freshmen provides access to the makerlodge spaces on campus for small personal projects, a toolbox, and \$50 in "makerbucks" for buying supplies
- <https://arts.mit.edu/camit/about/grants/> CAMIT provides grants for art-related projects
- MIT iHQ is a space for innovation and entrepreneurship where you can use workspaces and host events
  - The Voxel Lab is a prototyping space for music and arts-related projects
- Pressman Award: Provides stipends of up to \$7000 each to support summer projects or internships in issues related to politics
- MIT PKG Fellowships: Provide funds (\$2500 in IAP, between \$6000-\$7000) in the summer, to carry out a project benefitting an underserved community
- MIT BioMakers: access to labspace and materials for life-sciences related projects
- Community Service Fund: provides funding for volunteer initiatives
- COOP Public Service Grants: provides funding to MIT and Harvard students involved in public/community service projects
- Legatum Center provides seed grants to fund research, pilots, and development of for-profit projects in low income countries

## AWARDS, RECOGNITIONS, AND SCHOLARSHIPS

- OME offers the following awards and scholarships (Contact [ome@mit.edu](mailto:ome@mit.edu) for more info):
  - Distinguished Peers (\$125 prize, 4 nominations/year)

- Industrial Advisory Council for Minority Education (IACME) Prize (\$500)  
(apply by mid-November)
- [SHPE \(Society of Hispanic Engineers\) Scholarships](#)
- For graduate students:
  - [Hertz Fellowship \(senior or 1st year grad\)](#)
  - [NSF GRFP](#)
  - [DOE Computational](#) (senior or grad, intending PhD)
  - [NDSEG](#)
  - [Ford Fellowship](#) (intent to enter academia)
  - [MIT Internal Fellowships](#)

## FUN ACTIVITIES IN BOSTON

- [MIT Activities Office](#) offers discounted tickets to local and virtual events/locations (including movies, museums, aquariums, theater, the orchestra, etc)
- The Boston Opera House offers student rush tickets for several of their shows for \$26-\$30 per head (and you get orchestra seats. HIGHLY RECOMMEND). If you want more information, follow them on Facebook (Broadway in Boston), they make all their announcements there! Some shows that are extraordinarily popular also do lotteries.
- MIT Students get into a BUNCH of museums for free (MFA, Isabella Stewart Gardner, ICA etc.)
- Here's a [full list](#) of discounts for art based things in Boston
- Cambridge Mall has a little bit of everything including a great food court and a bus that goes straight to the Kendall/MIT T stop
- If you volunteer at the Dance Complex in Central, you can get free dance lessons
- The Esplanade and the Emerald Necklace are lovely greenspaces accessible by walking or via public transit
- [DAPER](#), [Sailing](#) for Physical Recreation/Intramurals
- Revere Beach (Blue line), Carson Beach (Red line), cheap to access by T
- CAMIT underwrites faculty requests for art excursions [link](#)
- LSC Movies
- Check dormspam to learn about on-campus events like performances, board game nights, etc!

- Boston Commons is beautiful, close to a bunch of other places, and often has some sort of event going on over the weekend **ok**
- Boston Public library - you can become a member for free with your MIT ID. Besides access to the onsite books etc, you can get e-books and audiobooks from them via hoopla and OverDrive apps. Great for listening when commuting!
- Boston Symphony Orchestra - [student pass for \\$9](#), most performances for no extra cost

## OTHER

Buying a bike: Best way is to get one off a graduating upperclassman at the end of the year. Another option is Craigslist -- you can get something quite nice for not so much money, but you'd have to travel to the seller's location (bring a friend). MIT Police and several dorms hold bike auctions in the fall, but the quality of those bikes varies drastically. Tip about the police bike auction: If you want to get a bike that nobody else wants, wait until the end when everyone has a bike. You can essentially get a bike for \$10 then (no promises on whether it works).

- You can add yourself to the mailing list bcs\_subjects and participate in science / psychology studies and make anywhere from \$15-\$40 an hour on the study
- Highly useful resource for grad school search, that amazingly so few people know about:
  - <http://profiles.asee.org/> makes comparing schools/programs in actually important factors a breeze (e.g. faculty ratio, funding, etc.)
  - <http://www.asee.org/fellowship-programs/graduate>

Choose to reuse - MIT

([https://www.facebook.com/Choose-to-Reuse-MIT-325223677491306/?ref=aymt\\_homepage\\_panel](https://www.facebook.com/Choose-to-Reuse-MIT-325223677491306/?ref=aymt_homepage_panel)) every 3rd Thursday of a month, get anything from cooking utensils to winter clothing, from cell phone to camera.

Join "Buy Nothing" facebook groups for your living area. People post about stuff they are giving away and you can claim stuff and go pick it up from them.

Buy cheap furniture at MIT furniture exchange (<http://web.mit.edu/womensleague/fx/>)

Look out for events like Trash2Treasure! You could buy just about everything/anything you need for less than \$15 (check dormspams for pop up thrift stuff)

If your need isn't on this list, or if money issues begin or continue to hinder your academic performance, you can also discuss your situation with an S<sup>3</sup> dean, who can advocate and consult with relevant offices for you, as well as help you identify available resources. Additionally, the FLI Advising team in the Undergraduate Advising Center (UAC) is a great point of contact for students, as staff can directly refer students to resources relevant to their issue.