



Worried about how to wisely budget for the upcoming holiday season? Elizabeth Almann, Financial Education Success Specialist at MSU Billings, suggests:

10 Tips for **Happy Holidays** on a Budget

1. **Be realistic about how much you can spend.** It's easy to overspend during the holidays. There is no happiness in credit card debt or being short on cash for basic necessities after the holidays are over. Give yourself the gift of peace & security. Budget for your regular bills to be covered before you make a holiday spending budget. If you use financial aid, pay bills in advance so you are covered until school starts again in January.
2. **Be prepared with a list before you set foot in a store or look online.** Write out your holiday spending list (including dollar allowance amounts) and check it frequently. Your list may include food, gifts, decorations, and travel expenses. Make a new list if you have to go to the store. Keep track of your spending so you are in control of your money.
3. **Be committed to your list (check it twice!)** Have you ever noticed how those inexpensive impulse items add up to a lot of money when you go to check out? When you feel the urge to buy something because it looks good or reminds you of someone... stop and check your list. If it's not on there, or it's too expensive, don't do it! Think about the good things you do have and the people you love (that's free).
4. **Be traditional about meals.** Holiday food does not have to be expensive. Common staples like turkey, potatoes, and green beans are actually cheaper (and more filling) than pre-packaged foods and eating out. Take some time and research budget recipes. Make meals with family and friends. Organize pot-luck meals so everyone contributes what they can.
5. **Be on the look-out for deals.** Once you have your spending plan, look for deals. Before you shop online, do a web search for coupon codes. Check out store coupons, including ones that might be in the newspaper or your mailbox. Some stores have apps you can download to your phone and use to find deals. Just don't let a coupon lure you into buying something that wasn't in your budget and don't sign up for store credit cards to "save 10%." You will end up spending more.
6. **Be creative with gifts.** They say, "it's the thought that counts." Bring out your creativity and give a truly thoughtful gift. Take a photo. Make a movie. Bake some cookies. Share your favorite music. Get out the glue stick and have some fun! Make it a solo project or include your friends and family. Check out Pinterest for inexpensive craft ideas.
7. **Be connected with your loved ones.** One of the best gifts you can give is your time. Give small gifts and big hugs. Offer to help parents with tasks. Play a game or read a book with your kids. Get together with friends and share stories. Write a letter to a special someone. Years from now, your loved ones are more likely to remember the times you spent together than the things you bought them.
8. **Be involved in your community.** Participate in free holiday events offered by MSU Billings or other organizations. Visit the library and check out books and movies for free. Volunteer for a community service project – you will feel happier about yourself if you help others. Share special moments with your friends on social media. Spend time in nature. Go sledding. Take a walk.
9. **Be willing to ask & receive.** A lot of people know what it's like to be a student and be living on a tight budget. When their financial situation improves, they want to help others. Let them! Reach out to family, friends, and campus or community resources for help with holiday food and gifts for kids. Write thank-you notes where appropriate – the gift of gratitude is priceless.
10. **Be proud of being a college student!** Right now, a good deal of your time, energy, and money are focused on your education. That is a gift you are giving yourself and your family! Later, your holiday budget will be different. You are investing in your future and setting a good example. Give yourself some credit for your hard work!

2016

MSUBILLINGS

Social Spotlight

Office for Community Involvement



Office Info:

SUB 222

406-896-5815

800-565-6782 ext. 5815

Office Staff:

Jeff Rosenberry, Interim Associate Dean of Students

Jenny Randall, Service Learning Coordinator

Chad Schreier, Student United Way Co-Advisor

Lacey Mogan, Service Project Coordinator

Kelli Grantham, Student United Way Co-Advisor

Shayla Fox, Volunteer Engagement Coordinator

The **Office for Community Involvement** is a campus organization that strives to connect students to the community through meaningful service and educational opportunities. They believe Community Involvement strengthens a sense of responsibility and productive citizenship, which creates a lifelong commitment to service and leadership.

Students can help by joining the Yellowjacket Reserves. This program allows participants to be “on-call” via email for various volunteer opportunities throughout the year. When an opportunity fits a student’s schedule, he or she can register through email instructions to participate. The program helps to fulfill needs of many non-profit agencies in Billings. Volunteer hours can be logged on Service Sting. The university community collectively logged over **8,000** volunteer hours during the 2015-2016 academic year! Hours include volunteer projects sponsored by MSUB, Service Learning projects, and volunteer hours committed outside of MSUB. To log your volunteer hours, visit www.msubillings.edu/community/serviceSting.

In addition to volunteer opportunities, OCI provides supplies through the Yellowjacket Emergency Pantry (YEP). Students can visit the pantry for non-perishable food items, hygiene products, or grocery store gift cards at the OCI, SUB 222. Donations are always welcome, including: peanut butter, jelly, pasta & sauce, apple sauce, cereal, oils, canned fruits and vegetables, canned meats (chicken, tuna, pork, beef), crackers, rice, canned beans, baking mixes, cookies, juices, oatmeal, trail mix, breakfast bars, cleaning supplies, paper products, and hygiene products.



MSU BILLINGS Holiday Assistance

Toys for Tots
Family Service, Inc.
1824 1st Ave N.
Billings, MT 59101
259.2269

St. Vincent de Paul
2610 Montana Avenue
Billings, MT 59101
252.1855 Ext. 313

The Food Bank is currently taking request for Holiday Food Baskets.
Deadline for Christmas on Friday, December 16th

Salvation Army Sign-ups for Christmas assistance and food baskets.

TRIO ADVOCATES ANGEL TREE

TRIO Advocates invites you to fill out an Angel Tree application for your child(ren) to receive gifts and return it to our office (LI 141).

We are also seeking individuals or families who would like to sponsor a child on our Angel Tree.

Please return gifts to our office by Friday,
December 9.



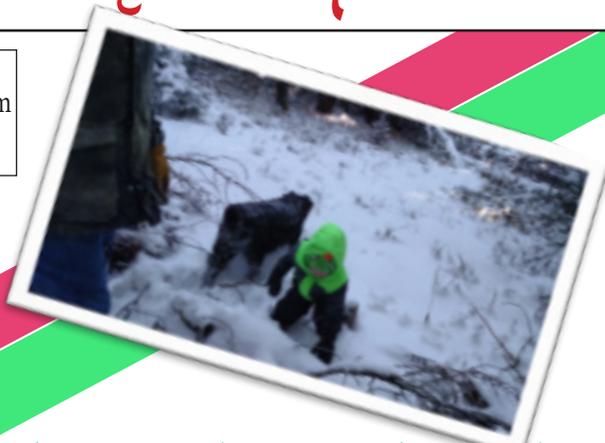
Upcoming Events

- December 1- Blood Drive, SUB Beartooth 12-3 pm
- December 3- Service Saturday, SUB Atrium 9:30 am-Noon
- December 5- Library Holiday Open House 11:30 am-1:30 pm
- December 6- OUT, SUB 212 6-7:30 pm
- December 7- Employers on Campus, SUB Atrium 11 am-1 pm
Pizza Party @ SSS 11 am-1pm
- December 9- Java with Dr. Joe, COT Common Area 10:30-11:30 am
- December 12-15 **FINALS**
- December 15- Last day to withdraw from ALL classes



From Our Family to Yours.....

SSS/TRiO considers everyone family. This year we wanted to share our favorite traditions as non-traditional as some of them may seem. **"Family is what you make it"**, Kelly Buck, Director.



Mentor, Daniel Mehrens-Wallace shared a pic from his first Christmas with his husband, Aaron in their new apartment. (Pictured above)

Jessica Esplin, mentor, has a special tree tradition with her family. Each year they pick a mountain range, and cut their own Christmas tree. One year on their journey, they got stuck in the snow and had to make a second trip when the weather cleared. Her son, Teddy (pictured above) likes to help with the process. Even though the tree looked much better in the woods than in her living room, it was a special tree because her son had picked it out and helped his grandpa with the process. For Christmas dinner, her family grills despite the precipitation outside. She wishes everyone a safe and happy holiday season!

"The holiest of holidays are those kept by ourselves in silence and apart; the secret anniversaries of the heart."

Henry Wadsworth Longfellow, "Holidays"

Christmas pjs and reading are also a tradition Lori shares with her nephew, Ryan. (Pic on next page)

Mentor Annelise Phelps shares a special tradition with her daughters every year. She buys each girl of pair of pjs, a movie, and a book. She also adds in hot cocoa and popcorn for movie snacks. After they watch their movies together, they read their story at bedtime.



From Our Table to Yours.....

Sweet

2- 8 ounce packages cream cheese
 1/2 tub regular cool whip
 1 cup powdered sugar
 1 tsp vanilla extract
 1 graham cracker crust

Arties Cheesecake

Blend cream cheese, cool whip, sugar, and vanilla. Put into graham cracker crust. Chill for at least one hour. Top with your favorite pie filling (if you choose cherry, add 1/2 tsp almond extract before adding to cheesecake).

SAVORY

Sweet Potato Pie

3/4 cup granulated sugar
 1 tsp ground cinnamon
 1/2 tsp salt
 1/2 tsp ground ginger
 1/4 tsp ground cloves

1/4 tsp ground nutmeg
 2 large eggs
 15 oz mashed sweet potatoes (not canned)
 1- 12 oz can evaporated milk

Mix sugar, cinnamon, salt, ginger, cloves, and nutmeg. Beat eggs in large bowl. Stir in pumpkin and sugar-spice mix. Gradually stir in evaporated milk. Pour into pie shell. Bake in preheated 425 degree oven for 15 minutes. Reduce temperature to 350 degrees; bake for 40-50 minutes or until knife inserted near center comes out clean.

Pizza Day
When: Wednesday, Dec. 7
Time: 11am-1pm
Where: SSS/TRIO Office
LI 141

Stop in and grab a delicious slice!!

Kraut Birrock (Cabbage Rolls)

Bread mixture:
 1 cup scalded milk
 2 packages of yeast
 1/4 cup sugar
 2 eggs beaten
 1 tsp salt
 5 cups of flour
 1/4 cup margarine
 1/2 cup warm water

Filling mixture:
 1 small cabbage
 1/2 cup of water
 1/2 onion
 2.5-3 lbs hamburger

*Mix dough mixture and let rise while making filling mixture

Add sugar, salt, and margarine to scalded milk; cool to lukewarm. Add yeast to water and stir. Add milk mixture, eggs, and 2 cups of flour to make soft dough. Knead lightly and place in greased bowl; cover and let rise until double in bulk (about 30 minutes). Knead and let rise again.

Slice small head of cabbage and chop onion. Simmer until tender in a little water. Brown hamburger. Drain extra grease, then add to cabbage mixture. Salt and pepper to taste. Let cool before adding to dough.

Roll dough into 1/4-1/2 inch thickness, cut into 6" squares. Put 1 large spoonful or more filling in center. Bring four corners of dough together and press edges tight. Grease baking pans, placing smooth side up, let raise for 1.2 hour and bake at 350* for 15-20 minutes.

Remove from oven and pans, place Kraut Birrock on cooling rack (or towels) and lightly coat top with margarine.



Student Support Services TRIO

Staff

Professional Staff:

- Kelly Buck, Director
- Kim Kost, Academic Coordinator
- Lori Hypes, Academic Counselor
- Kerri Rogers, Program Coordinator
- Diane Moen, Interim Office Manager
- Elizabeth McMullen, Office Aid

- Daniel Mehrens-Wallace, Mentor
- Paradise Medicine Horse-Berg, Mentor
- Jessica Esplin, Mentor
- Annelise Phelps, Mentor
- Richard Dawes, Mentor
- Patrick Cosgriffe, Mentor



Schedule an appointment online at <http://www.msubillings.edu/ss/>

Office Hours
8:00 AM to 5:00 PM Monday-Friday
Saturday 9-5 by appointment
Call for details
Phone (406) 657-2162
Fax (406) 657-1667

