



Eve-Marie Andrews

WAYS TO SAVE MONEY IN COLLEGE

MANAGING THE MONEY YOU HAVE

1. Get free savings and checking account.
2. Take maximum amount of free checks offered by bank.
3. Keep track of your bank/checking account.
4. Find a credit card with:
 - + Lowest rate
 - + No annual fees
 - + Only enough credit limit for emergency
5. Pay credit card bills on time.
6. Log each expense for a month.
7. Save spare change
 - + A. Piggy bank
 - + B. Big jar



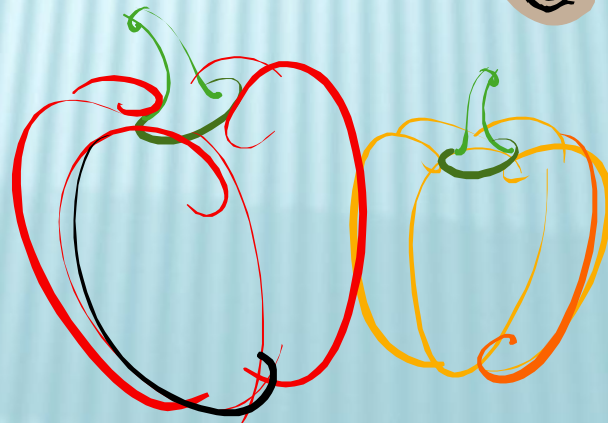
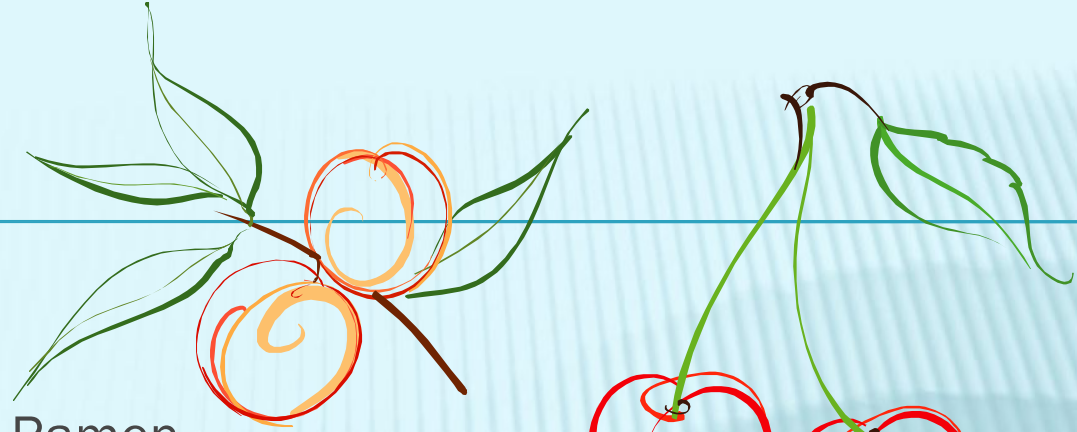
BOOKS



1. Borrow one if the class is the same with same instructor
2. Buy used
3. Check www.schoolsoup.com
4. Sell your books after each semester.

FOOD

1. Try to eat healthy.
2. Trying to eat on 12 cents? Ramen Noodles
3. Keep peanut butter packs on hand.
4. Starbucks could cost \$500 a year. Buy a coffee maker & thermos.
5. Don't tip just because someone poured you coffee.
6. Oatmeal is fast, filling and affordable.
7. Keep some healthy food on hand:
 - + a. Yogurt
 - + b. Cottage cheese
 - + c. String cheese
 - + d. Bagels
 - + e. Peanut butter



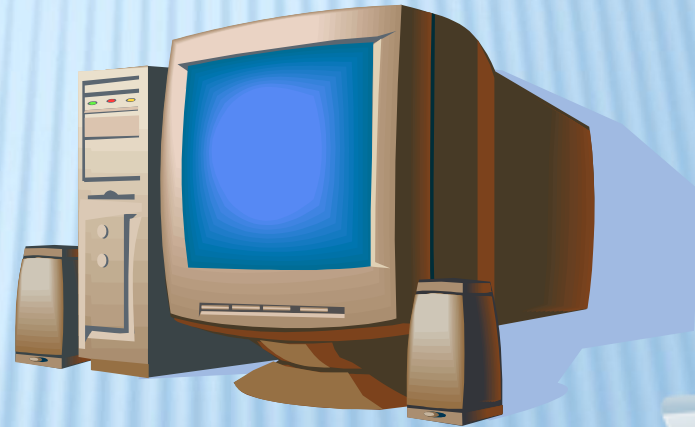
FOOD CONT.



8. Collect coupons
9. Kick the bottled water habit—drink tap water
10. Avoid sit down restaurants with built in gratuity
11. Split meal only if there is no charge.
12. Go to low cost self serve eateries.
13. Prepare a simple meal at home for a date.

COMPUTERS AND HARDWARE

1. When buying a computer, save with student specials, discounts and rebates.
 - + a. Dell offers discounts through college
 - + b. Hewlett Packard's Academic Purchase Program
2. Desk top models cheaper than laptop.
3. Consider refurbished laptops.
4. Keep your laptop secured
5. Save on software
 - + a. Linux software
 - + b. Apple's Education Store
 - + c. Microsoft discounts for students



COMPUTERS AND HARDWARE CONT.



6. Freeware and shareware

- + a. Games
- + b. Utilities
- + c. Spyware removal
- + d. Anti-virus
- + e. Firewall programs
- + f. **Tuscows**—Products free or just a few bucks
- + g. **Download.com**—free music, videos, games and utilities.

7. Decline extended warranties.

8. Computer will last longer with anti-virus software and a firewall.

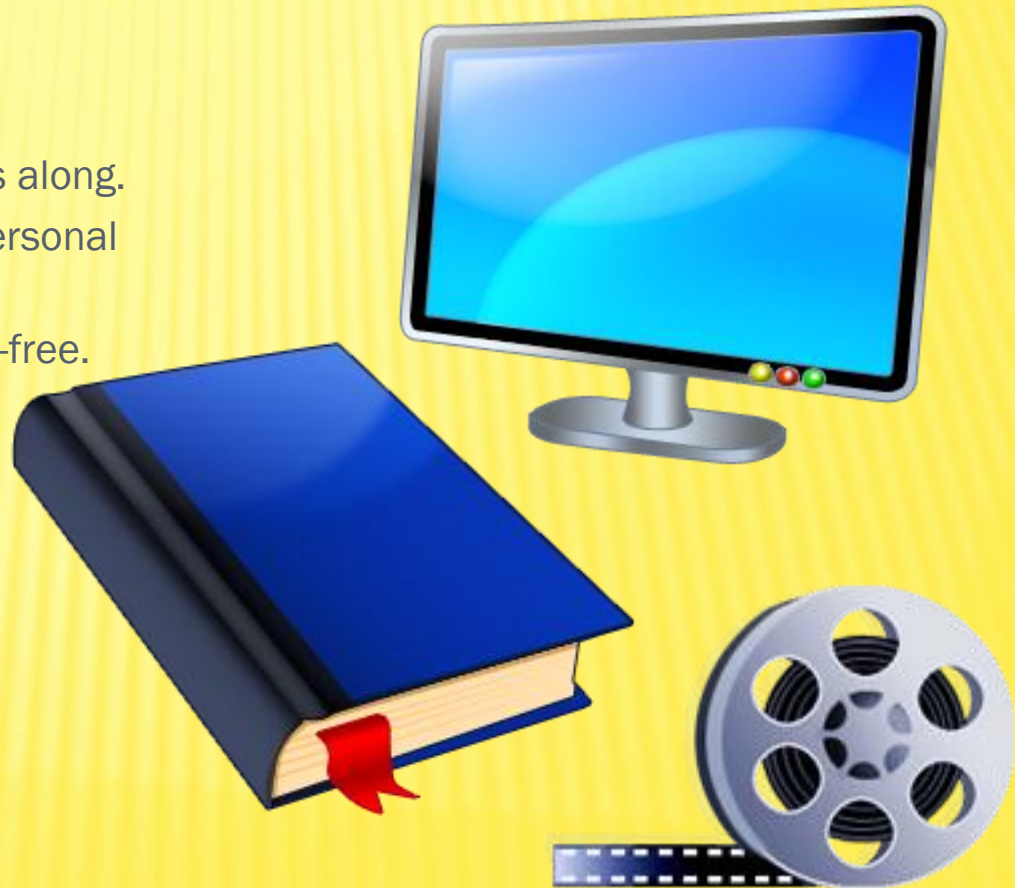
9. Ink cartridges:

- + a. Try shopping online—compare prices & find free shipping.
- + b. Try refills
- + c. Ink refill kits cost as little as \$5.00.

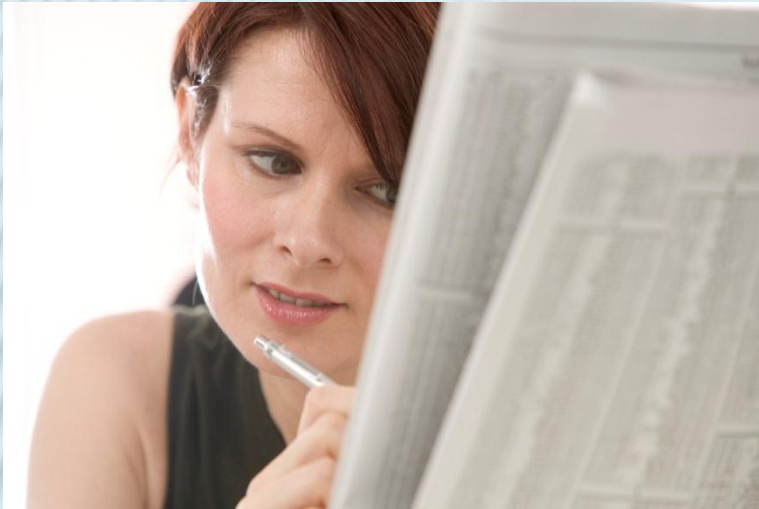
10. Throwing away an old computer? Try recycling.

ENTERTAINMENT—MUSIC, MOVIES, ART AND CULTURE:

1. Forget about T.V.—watch cable T.V. through your computer
2. Listen to stereo through your computer.
3. Check out movies from the library.
4. Watch matinee movies.
5. Subscribe to Netflix with a few friends & pass along.
6. Brand name video store will give credit for personal DVD's
7. Legally download music that is free-copyright-free.
8. Buy used CD's
9. Start a book club.
10. Get involved with study groups.
11. Offer your services as a tutor.
12. Avoid spending money this weekend:
 - + a. Go on a picnic
 - + b. Take a long walk
 - + c. Fly a kite
 - + d. Play a game of soccer or football
 - + e. Read a good book.



ENTERTAINMENT—MUSIC, MOVIES, ART AND CULTURE:



13. Get involved with community service:
 - + a. Volunteer in a soup kitchen
 - + b. Help build homes with Habitat for Humanity
14. Check local newspaper for freebies:
 - + a. Concerts
 - + b. Arts & crafts fairs
 - + c. Theater
 - + d. Festivals
 - + e. Art galleries
 - + f. Museums
15. Spend one Saturday a month alone & do something for yourself.
16. Play on the web:
 - + a. Zuma
 - + b. HotorNot.com
 - + c. EBay auctions



SHOPPING

1. Shop at places offering student discounts
2. Some regions have tax free weeks.
3. Day after Xmas is a good time to save.
4. Buy on clearance.
5. Make your own gifts (candles, soap, beaded jewelry)
6. Get friends to buy an annual membership at Costco or Sam's Club
7. Buy in bulk—split the cost with friends.
8. Shop for groceries with a full stomach.
9. Shop for clothes at T.J. Maxx, Marshals or Thrift stores.
10. Buy clothes that are washable.



TRANSPORTATION



1. Live close to college if you have your own place.
2. Walk, bike, roller blade or skateboard your way around town
3. Use public transportation.

THE COST OF KEEPING UP

1. Join family cell phone plan.
2. Refer to cell phone comparison sites.
3. Avoid text messaging—both sender and receiver are charged.
4. Use a pay-as-you-go cell phone plan.
5. Communicate via email:
 - + a. Instant messengers
 - + b. Create a blog
 - + c. Share photos on Flickr
6. Use an inexpensive or free internet phone calling service.
 - + a. Skype
 - + b. Vonage
 - + c. Google talk
 - + d. Trillian & Game
 - + e. Face book
 - + f. Family & friends conference calls



PERSONAL



1. Shop around for hair salons giving student discounts
2. Try a cosmetology school.
3. If you share an apartment or room, share toiletries.
4. Buy affordable and quality products—buy store brand & at discount stores.
5. Do your own laundry at a Laundromat:
 - + a. Bring your own detergent
 - + b. Buy discounted detergent or on sale
 - + c. Bring your own drink or snack
 - + d. Fill the machines to capacity.

MAKE A FEW BUCKS

1. Donate blood plasma
2. Volunteer for medical study
3. Sell your expertise as a tutor, computer skills, and music lessons.
4. Get a job in food service—you can get free meals.
5. If you are a true subject matter expert, create a website.
6. Be a campus computer tech.
7. Solicit graduate students for help with their:
 - + a. Dissertation research
 - + b. Proofreading
 - + c. Editing
 - + d. Document typing and formatting.
 - + e. Work during the summer.
8. Offer a resume writing service.
9. Help students with their scholarship search.

