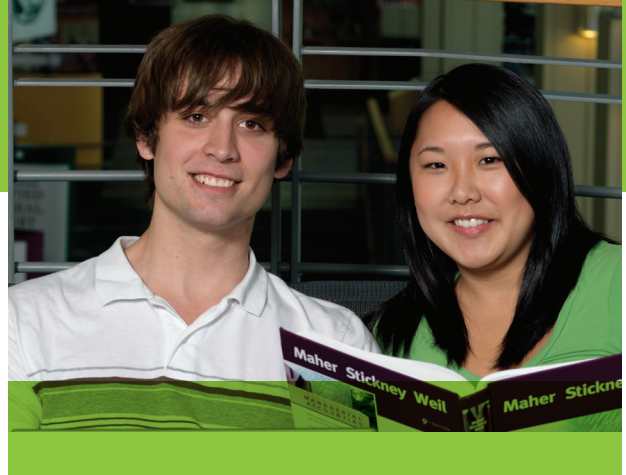


Saving tips for students.



- 1. Where does your money go?** It is important to know where you are spending your money. This will allow you to develop better spending habits.
- 2. Make a budget.** Estimate your monthly income and expenses.
- 3. Live Like a College Student.** The reality is you're a college student. So live like one - meaning don't spend money you don't have yet. Living like a student now will place you in a better financial situation when you graduate.
- 4. Don't abuse.** Be responsible with credit cards. Only charge what can truly afford to payoff each month and make sure it fits into your budget. If you may be tempted to overuse, leave the credit card at home and take only the cash you can afford to spend.
- 5. Nothing's impossible.** While it may seem impossible to save, try anyway, even if it's only \$10 a week. Place the money in a savings account that's not attached to your ATM card so it is not as easily accessible.
- 6. Keep it safe.** Be sure to keep receipts, student loan documents and other financial statements. You never know when you will need to refer to these documents.
- 7. But do you NEED it?** Don't buy on impulse. Wait a few days and see if you still need the item. If you do, then buy it. You will find in many cases you don't think twice about it which means you can in fact live without it.
- 8. Keeping Score.** Make sure you pay your bills on time, every time. While this may seem obvious, paying on time is a big factor in having a good credit score.
- 9. Be a cheapskate.** Many colleges offer lots of free or cheap activities on campus which will provide the opportunity to socialize without a lot of expense.
- 10. Milk your student status.** There are lots of places that will give you a discount for being a student. Look for places that offer savings by showing your student I.D.
- 11. Extra cash.** As long as you are able to manage your studies, a part time job is a great way to earn a little extra spending money.
- 12. Use the Used.** Look online or check with your campus book store for used text books for classes which can save you some dough. Selling back your used books at the end of the semester could score you some extra cash! Check online or with your campus bookstore for buy-back details.

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