



I'm in my last year of college, and I've been using a program at www.stretcher.com and other resources to help me save money. To follow are some good ideas I've found.

Textbooks and supplies:

- Shop around for textbooks, both online and at local stores. Always compare prices and don't forget to include shipping & handling costs. I use www.affordabook.com to look at different options. You can also rent text books via www.chegg.com.
- For school supplies, it's often better to go to the drug store or a large national retailer, rather than shopping on campus.

Socializing and fun:

Okay, college is about education, but you're also going for the experience. And, truth be told, this can get pretty darned pricey. But there are a lot of ways to save money when it comes to socializing and having a good time.

- Check out what your school has to offer. There are student discounts for skiing trips or concerts & other activities.
- Schools provide free events on campus, such as plays and movies.
- Conduct an Internet search for free things you can do in your city!

Food/eating:

- Gather with other students and have a potluck.
- Got a meal plan? Use it!
- Sign up for restaurant mailing lists. They usually send you coupons and specials.
- Here's a random tip for not gaining weight: schedule your meals and eat at regular times.



Education:

Yes, this is what you came to college for. And there are a lot of ways to take advantage of what is available on campus.

- Read all the newspapers you can find. It's a great tool to further learning.
- Get involved, whether it's with clubs, the Greek system, or student government.
- Ask questions and get to know your professors.

Other tips:

- Get a job through your school's work-study program.
- Use your school's resources. Need a printer? Check the library or computer labs.
- Take advantage of your gym. It's better than having to get your own membership and it's free!
- Save by using public transportation (usually discounted for college students), or carpool with your friends.
- Write down how much you spend, and from there figure out a budget or where you can limit your expenditures to save more money!

Contact a financial counselor at America First Credit Union for your free budget analysis at (800) 999-3961.

