



Strategies to Save Money

Brought to you by Raiders for Financial Success

Personal/Health

- Don't smoke
- Use Etter Health Center as opposed to going off campus
- Steer clear of the ER if possible
- Use the Ship recreational facilities as opposed to purchasing a gym membership

Education

- Rent textbooks or buy used
- Check to see if alternative textbook forms are an option, such as e-books or free PDFs
- Sell textbooks you won't reuse
- Use campus resources, such as the Learning Center, Career Center, and Financial Aid Office
- Get a part-time job on campus
- Use the free Microsoft Office technology services offered through the university

Housing

- If living off campus, live with others so you can split rent and utilities
- Purchase used or refurbished items
- Live with family
- Set your thermostat to energy saving temperatures to avoid pricy electric bills
- Wash clothes using cold water
- Use energy efficient products, such as bulbs and low-flow shower heads

Entertainment

- Take advantage of free or discounted on-campus and off-campus events offered through the Activities Program Board and other campus organizations
- Use services that offer student discounts or deals, such as Amazon
- Skip expensive spring break and summer trips – look into volunteering or job shadowing instead
- Use Spotify or Pandora as opposed to buying songs
- Take advantage of happy hours and early bird specials
- Go to the movie theater in the afternoon as opposed to evenings
- Engage in low-cost activities, such as reading, drawing, or writing

Transportation

- Use a bike or walk
- Use public transportation, such as the Raider Regional Transit
- If you drive, carpool with friends

___ Ensure that your tires are properly inflated

Food

- ___ Take full advantage of your meal plan
- ___ Cook your meals if you don't have a meal plan
- ___ Limit take out
- ___ Use the Walmart Savings catcher app
- ___ Buy in bulk
- ___ Get a coffee maker
- ___ Purchase generic items
- ___ Attend events that offer free food
- ___ Utilize coupons and sales
- ___ Pack your lunches for work

Debt

- ___ Start paying off interest now
- ___ Start with only one credit card that offers low interest rates
- ___ Try to stick to a four-year plan
- ___ Pay off the full balance on your credit card each month

Miscellaneous

- ___ Wait until after you graduate to get a pet
- ___ Stick with your family – contribute to a family cell phone plan and take laundry home during visits
- ___ Make a budget
- ___ Give homemade gifts