



Ways to Save in College

College days are exciting times! One very important skill you'll need is learning how to save while living on your own. The easy first step is finding out what you don't need to buy:

A printer. They take up too much space, and the cost of ink and paper can add up. Check with your college to see if they have a printer allowance (usually included in the school's technology fee), giving you access to the school's printers. Also, many professors prefer that you turn in your papers electronically through the school's educational portal.

Computer software. Most schools have special arrangements with Microsoft to provide the Office software to their students for free. Virus software is usually available to download through the internet provider.

Toilet papers and bathroom cleaning supplies. If you're living in a dorm, you won't need these products. But if you're living in a suite style dorm with its own bathroom, check with the school to see if room and board fees include janitorial services or supplies.

Television. First of all, with classes, homework, and studying, you'll have very little free time to watch TV. Second, your laptop will be able to stream most of your favorite shows. Third, most colleges have TVs in common rooms.

Ironing board and iron. They take up too much space and you'll likely use it...maybe never. If wrinkled clothes really bother you, get a small steamer instead.

A car. You're going to spend most of your time on campus, so there's little reason to pay for monthly loan payments, parking fees, gas, and insurance. Use public transportation or a bike to get to places too far to walk.

Another way to save is to keep track of small expenses, like eating out. For instance, just buying a Starbucks latte (around \$5.00) every day means you'll spend \$375 on coffee in one semester! Make a budget and do your best to stick to it. It'll make saving money much easier and make living on your own a little less stressful.