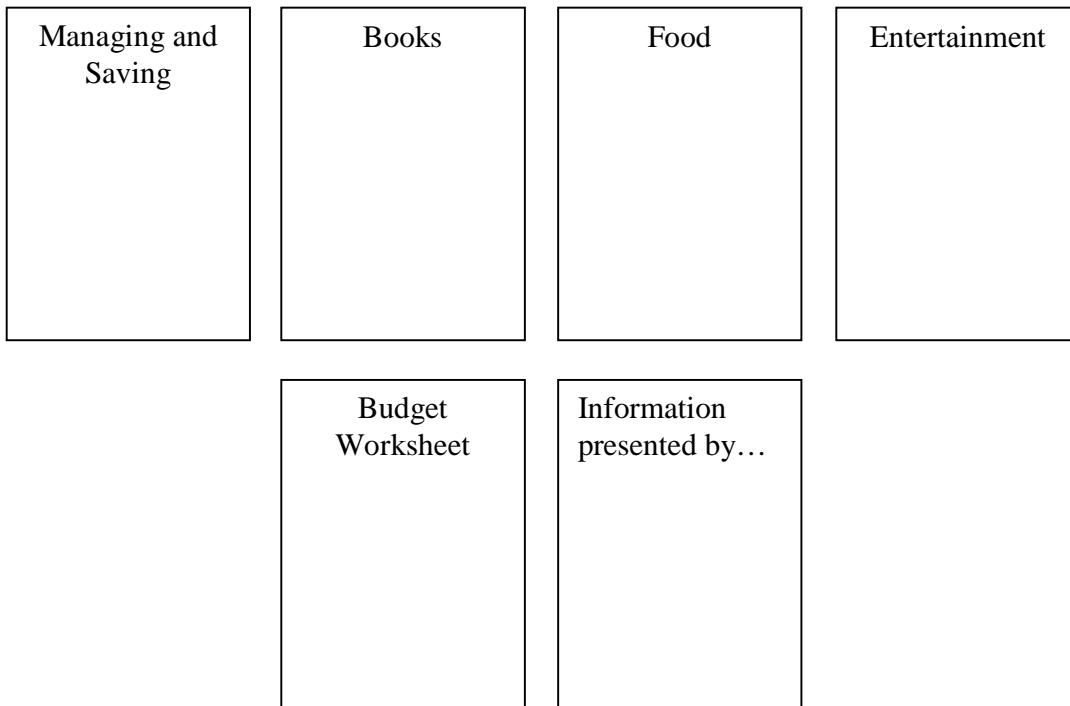
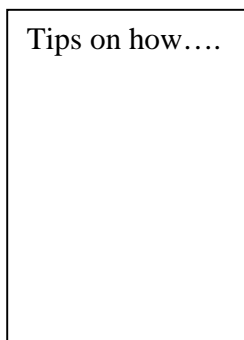
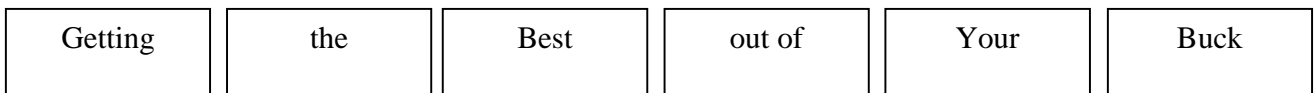


### Directions for Getting the Best Out of Your Buck Bulletin Board

1. Cut out title pages into strips along the dotted line for display across top of bulletin board. Trim them further if desired.
2. A suggestion for the layout is below:



**GETTING**

---

**THE**

---

**BEST**

**OUT OF**

---

**YOUR**

---

**BUCK**

# Tips on How to Avoid going ***Broke*** while in School





## Managing and Saving

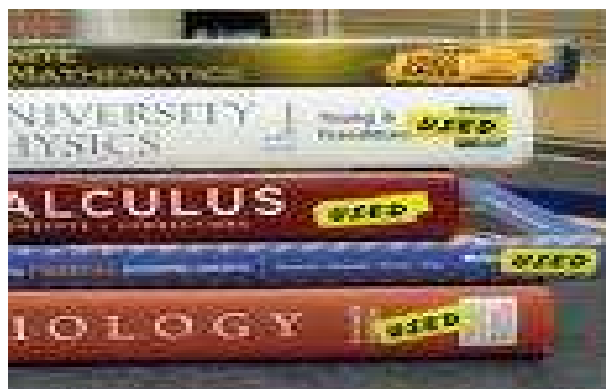


1. Make a budget- Write down how much money you will receive each month and estimate how much you will spend. Don't spend what you don't have. Use the budget worksheet as a guide.
2. Get a campus job- Use this money as "play money," meaning use this to buy things that you want.
3. Use your student discount- You would be surprised at how much money you will save at the end of each month.
4. Combine resources- If you have a roommate(s), buy household products or other necessities together. No sense in having multiples of everything!
5. DO NOT APPLY FOR CREDIT CARDS! – You will already be in debt while going to school. Don't add on to that, even if they promise you a free t-shirt!

# Books

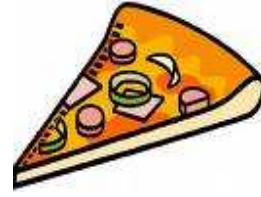
**We all have to go through the dreaded buying books process. But it doesn't have to be that painful. Here are some ways that you can cut down on cost and time when it comes to books.**

- ❖ **Instead of heading over to the bookstore, ask around first to see if anyone has the book you need. Do a Facebook ad, post flyers, or check with older students in your major. It might be a lot cheaper.**
- ❖ **If you have a friend in the same class, go in together and split the cost of the book. That way, you can save money and always have a study partner.**
- ❖ **Shop on-line. Try Amazon.com, ebay.com, mybookhead.com (you can rent books for 3 days at a time on this site) or similar sites.**





## **FOOD**



What would college be without the late night pizza and Chinese food deliveries? Even though it is convenient, it is also costly. Here are tips that can help cut food charges down:

- ◆ **Look for sales.** Check the local paper or flyers sent through the mail to find good deals on your favorite snacks or basic food staples.
- ◆ **Share your food.** If you share the food expenses with your roommate, you may be able to save some money. Just make sure that you get your fair share of the food.
- ◆ **Cut back on junk food.** Junk food is often expensive. Why pay so much money for something that isn't going to keep you healthy or satisfied?
- ◆ **Share a meal.** If you're eating out, you may want to share a meal with a friend. Many restaurants have such large portions that you can share a meal and still feel full.
- ◆ **Go to restaurants that don't have waiters.** Many restaurants in college towns have restaurants that have you order at the cash register and pick up the food at the counter. This type of dining allows you to save money on the tip. Plus, these restaurants often have more reasonable prices.

Information from

[http://education-portal.com/articles/Money\\_Saving\\_Tips\\_for\\_College\\_Students\\_on\\_a\\_Budget.html](http://education-portal.com/articles/Money_Saving_Tips_for_College_Students_on_a_Budget.html)

## Entertainment

It's Friday night and almost everyone went home for the weekend.

You and your friends are left, what are you going to do? Just your

luck, campus offers a variety of activities such as:

- **Movies for \$2 in the KUC**
  - **Concerts**
  - **Comedians**
  - **Student planned events**
  - **Sporting games**
- **As well as FREE events going on in the city of Murfreesboro**





## Budget Worksheet

CATEGORY	MONTHLY BUDGET	MONTHLY ACTUAL	SEMESTER BUDGET	SEMESTER ACTUAL	SCHOOL YR BUDGET	SCHOOL YR ACTUAL
<b>INCOME:</b>						
From Jobs						
From Parents						
From Student Loans						
From Scholarships						
From Financial Aid						
Miscellaneous Income						
<b>INCOME SUBTOTAL</b>						
<b>EXPENSES:</b>						
Rent or Room & Board						
Utilities						
Telephone						
Groceries						
Car Payment/Transportation						
Insurance						
Gasoline/Oil						
Entertainment						
Eating Out/Vending						
Tuition						
Books						
School Fees						
Computer Expense						
Miscellaneous Expense						
<b>EXPENSES SUBTOTAL</b>						
<b>NET INCOME (INCOME LESS EXPENSES)</b>						

Worksheet from:

<http://financialplan.about.com/od/moneyandcollegestudents/l/blcollbudget.htm>

# Information

presented by:



Health, Wellness, and Recreation Center

Room 1106

615-494-8704