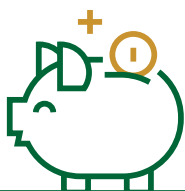


10 Tips for Spending Wisely as a College Student

Every penny counts, especially when you're juggling your studies, work and social life as a busy college student! That's why we've put together these 10 tips to help you Respect Your Money® and make the most of your budget while still enjoying your college experience.

1 — Maximize Your Meal Plan:

If you have a campus meal plan, be sure to take full advantage to save on food costs. Plus, the dining hall is a great place to meet friends!



2 — Limit Food Delivery and Dining Out:

Be mindful of additional fees from delivery services, which can take a bite out of your budget. Prices are higher on delivery apps versus in the restaurants directly.



3 — Pay Yourself First:

Put a portion of your income into savings every pay period — **before** you pay your bills.



4 — Save Money from Financial Aid Refunds:

Set aside part of your financial aid refund money for future expenses.



Flip for more tips!



5 — Review Subscriptions Regularly:

Opt for free accounts or student discounts to reduce the costs of subscription services. If you're not using it, don't renew the subscription. In fact, some services offer discounts to restart your subscription at a later date!

6 — Put Needs Over Wants:

Focus on essential expenses and limit spending on non-essentials. Making impulsive 'small' purchases throughout the week can add up quickly and impact your ability to afford the necessities. For example, buying a coffee from a coffee shop every day could limit your ability to afford campus activity fees and school supplies.

7 — Explore Extra Income Sources:

Look into side gigs like driving for ride share apps, delivering for a food delivery app, tutoring or part-time work on or around campus.



8 — Plan for Big Campus Events:

Stash extra cash for events like homecoming, on-campus food trucks, concerts and other major campus activities. You can create a sub-account within your mobile banking app or use labeled envelopes where you place actual cash inside each labeled envelope.



10 — Use Free Campus and Community Resources:

Take advantage of free campus resources like the library, gym and student events (which often have free food!), or check out your local community events calendar.

9 — Buy Used Textbooks:

Purchase or rent used textbooks instead of buying new ones to save money. Be sure to review the textbook rental policy on campus and the options to opt out.



Respect Your Money
WRIGHT STATE UNIVERSITY EDITION

For more helpful tips, tools and resources, visit **WPCU.coop/RaiderResources**.