## Don't Be the Starving Student Anymore! 12 Easy Steps.



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## Payday Loans Utah

There are plenty of reasons why going to college is great. The chance to go to class in your pajamas, for example. All-you-can eat soft serve at the dining hall. Or the intramural sports – inner tube water polo, anyone?

But paying for college is also a very stressful endeavor. How do you enjoy the best time of your life while trying not to rack up a huge post-graduation debt or surviving off ramen for the next four years? Here are twelve tried-and-true ways to save money and live it up in college:



- 1. Budget wisely. Start out with a simple question: If you were to spend the same amount each day, how long would it take for
- you to go flat broke? It you're looking at a couple of days, you might need to make a change. If you're the kind of person that cannot get excited about budgeting, there are plenty of software programs available, not to mention your own customizable and colorful templates.
- 2. Buy used. Really, this applies to everything, but you'll really benefit from buying used textbooks, from places like Amazon, or borrowing from the library. In fact, having someone else's notes and highlights can actually be a good study aide. You're saving money and getting free peer support. What could be better?
- 3. Home is where your rent check goes. Of course you would be happy with the spacious apartment with three pools and covered parking, but there is really no need to splurge on rent. Instead, find a place more within your budget, split the cost with friends, or simply live at home if it's close by. Just find a place you don't mind coming home to everyday with people who don't completely annoy you. Living on campus is a pretty great idea, as it's usually way cheaper than living off campus. Think free wifi and zero transportation costs! You'll be spending most of your time on campus anyway!
- 4. Let your tuition work for you. Don't be that senior who has spent the last four years paying for a gym membership when you have access to a free world-class athletic facility. A great way to get acquainted with all the amenities your school has to offer, is to take a campus tour. It'll feel silly, but you'll get the scoop on how to get the most out of your tuition.
- 5. Ask for the discount. One of the best parts about universities are the businesses around them, and with such a variety of restaurants, bars, and frozen yogurt shops, you should really be asking about student discounts. 10% here and there can really add up! There are even student discounts offered for that laptop you've wanted for school at places like Dell, Abobe, and Apple.
- 6. Forget the car. Unless you commute, getting by for four years without such a money pit is an excellent idea. Get fit by walking or riding a bike, or take advantage of public transportation. You can get a lot of reading done on even a short bus ride. For other trips and errands, you can always ask for help from friends or even look into catching a ride using Uber.
- 7. Keep your grocery bill low. First, try not to eat out too much. It's way more expensive than a trip to the grocery store. And when you're shopping, remember: the twelve-pack of ramen may be cheap, but your best bet is actually to buy healthy, energy-dense ingredients for meals like hearty pasta, pork stir fry, or chicken and rice casserole. After

all, it doesn't make sense to spend what little you have on food that won't fill you up. There are even *companies* like Feed U Pantry that are specialized to help students keep food expenses low.

- **8. Don't let interest creep up.** Again, this one is a toughie. Do you go on that weekend camping trip with your new friends or *pay off a chunk of your student loans*? It depends on whether you'll still be happy with your choice when you're years out of college and struggling with that pesky compounded interest.
- **9. Cut ties with cable.** There are millions of free Youtube videos to keep you busy, not to mention lower cost Neflix or Hulu. Or you could, you know, *read a book. Go for a walk. Hang out with friends.* Cable is just not a necessity.
- **10. Consider community college.** It doesn't matter how you started out your college experience: the degrees all look the same when you cross that stage. So why not save a huge amount of money while you can by attending community college?
- 11. This summer, don't be a couch potato. You're going to feel a huge sense of accomplishment and pride if you decide to make the most of out your summer months in a more finance-savvy way. Get a job so that you can live a little bit more comfortably throughout the year, or take summer classes so that those student loans don't keep creeping up on you!
- **12.** Let others help. You may feel overwhelmed by the prospect of looking for scholarships, but there is a virtually endless supply of easy-to-fill out applications for scholarships, grants, and fellowships. All you have to do is ask. Just don't forget to fill out the Fafsa to make sure you know how much you are eligible for.

These small changes can go a long way towards easing your money problems in college so that you can focus on what really matters: learning everything there is to know about whatever interests you most in the world, and making memories and friendships that will outlast any tuition bill or student debt payment plan.

## Money 4 You Payday Loans Can Help

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