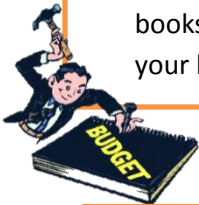


University of La Verne Creating a budget and learning how to stick to it can help you develop good spending and help you better prepare for the future. Most college students are living on a budget, if not getting themselves into a cycle of debt.

Stretch your dollar further with the following **10** money-savings tips:

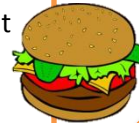
1. Create a budget

- Monthly budget for an academic term
- Be mindful that your income may change from month to month
- Incorporate your larger expenses such as car insurance, books, car payments, etc. to your budget



2. Do the math

- After adding up your income and expenses, determine how much you can spend for the whole semester.
- If you see yourself running out of money revisit and adjust your budget.



5. Limit the times you eat out monthly.

- Use coupons
- Treat yourself once a month



"Try not to have a good time... this is supposed to be educational."
– Charles M. Schulz

6. Always pay your bills on time!

7. Expect the Unexpected

Relax, it is only temporarily



8. Scholarships

- Apply, apply, apply!
- Go to <http://sites.laverne.edu/financial-aid/> for scholarship opportunities.
- Name Scholarships (Applications available in Spring)



9. Avoid taking multiple of Credit Cards

- Stick to one and pay it off each month
- Do not apply for several credit cards at one time.
- Do not co-sign for your friends.
- Take care of your credit history.



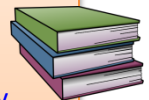
3. Separate wants from needs

- If money is tight, differentiating between "needs" and "wants" can help you stay within budget.
- Needs come first, and if there's money left over, you can spend on wants.



4. Buy or rent your textbooks and sell last semester books back.

- www.laverne.edu/library
- www.chegg.com
- www.bookrenter.com
- www.valorebooks.com



**10. Do not give up!
No one ever said it
would be easy.**

