



# 10 Ways to Save Money

## Financial Literacy Resource



### 1 BECOME A MEMBER

Sign up for loyalty cards and memberships to any store you frequent. Most don't even require you to carry the card!

will give you a free coffee every time the win!

### 2 STUDENT STATUS

Always flash your Student ID and ask if a retailer offers a student discount. Take advantage of the price if you already subscribe to .



### 3 USE YOUR KITCHEN

Eat at home- invest in a slow cooker and keep your recipes simple! Planning meals ahead and keeping things on hand to throw together a quick meal at home will prevent the urge to order in. Search for great easy meal ideas for busy people.



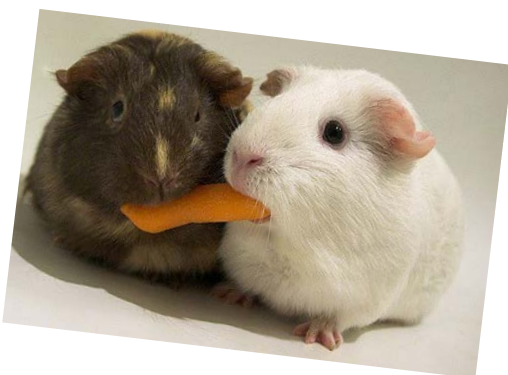
### 4 FREEBIES

Find places that give things away for FREE. Make sure you attend all club meetings and student events on campus that serve food- *especially Financial Literacy events!*



### 5 SHARE

Share housing, food, household, and even travel expenses with roommates.





## 6 TURN OFF THE TV

Skip the Cable TV. Really, do you have time to watch all that much TV anyway? A digital antenna will get you all of the channel selection you need for less than \$40!

## 7 REPLACE YOUR PHONE

Look for a no-contract mobile phone provider so you can control your costs. [republic WIRELESS](#) [boostmobile™](#) and [Project Fi](#) are just a few of the cheaper providers.



## 8 UP FOR SALE

Sell anything you aren't using! Post things on [craigslist](#)  [OfferUp](#) or local [facebook](#) "yardsale" pages.



## 9 DEALS AND STEALS

Do your research before purchasing anything big! [Groupon](#) [livingsocial](#) [RetailMeNot](#) and [Brad's DEALS](#) are just a few of the ways to keep your eye out for the best deal on a purchase.

Looking for a coupon code for online shopping? Try [honey](#)!

Old Fashioned couponing can be great if you have the time!

*Personal tip: Always wait it out before making a bigger purchase- sometimes our impulses are stronger than we'd like to admit.*



## 10 DISCOUNTS

Ask about a student or low mileage discount on your Car Insurance. *Maybe consider ditching your car all together- public transportation could be a better solution.*



Spending just **\$200** less per month and reducing your GradPLUS borrowing by that amount over a four year program will reduce your total loan debt by over **\$8400** and eliminate about **\$1200** of interest accrual!