

THE COLLEGE MONEY SAVER CHECKLIST

Denison

Financial Wellness

College doesn't last forever, but making the wrong money moves during your undergraduate studies can follow you long after graduation.

Use this checklist for ideas on how to save money now, to help give you greater financial stability in the future.

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ALL THINGS FOOD



- ☐ Head down to the Food Pantry every Tuesday and Friday for non-perishable foods.
- ☐ Bring your own container and grab extra fruits, vegetables, and food from the dining halls to have in your room.
- ☐ When cooking, skip recipes with long ingredient lists and keep it simple.
- ☐ Use your meal-plan to shop for groceries at Silverstein market.
- ☐ When ordering from delivery apps, try ordering with friends to split the delivery costs.



COMMUNITY INVOLVEMENT & CAREER ADVANCEMENT



- ☐ Check out CLIC'S 'What to DU this week' for entertainment, free food, and workouts.
- ☐ Receive free resume, cover letter, and practice interview assistance from the Career Coaches at the Knowlton Center.
- Stay up to date with Handshake, Denison Wiser Network, and The Knowlton Newsletter for job and internship opportunities.



FLASH YOUR ID



- ☐ Always ask if there is a student discount at theaters, stores, restaurants and anywhere else you go.
- ☐ Save up to 25 percent on your auto insurance for good grades.



PAY STUDENT LOANS WHILE IN SCHOOL



- ☐ Make sure you know about all of your student loans: how many you have, how to pay them, when and what amounts you need to pay, and the interest rates on each.
- ☐ Consider Paying just the Interest on your loans (EX: Federal Unsubsidized loans).
- Create a student loan repayment plan when you visit the Financial Aid and Financial Wellness Offices.



FIND AFFORDABLE TEXTBOOKS



- ☐ Rent textbooks through your school or online.
- ☐ Borrow textbooks from your school's library.
- ☐ Check with your professor to see if you can buy an older edition.
- Consider eBook versions. Buy or rent cheap textbooks from online.



GO GREEN & DITCH CARS



- ☐ Ditch your car and save on gas, insurance, car loan payments and parking.
- ☐ Carpool with friends to cut back on parking costs.
- Parking violation tickets range from \$40-\$110 fees.
- ☐ Go green and bike or walk more for transportation and expertise.



- Check out the schedule for the Big Red shuttle, the free shuttle service that offers van rides to local stores and restaurants, as well as Columbus area shopping centers. Rides are also provided to airports during breaks.

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APPLY FOR SCHOLARSHIPS



- ☐ Continue applying for scholarships and every year of college, as many target continuing students.
- ☐ Look for qualifying scholarships outside university and outside your field of study.
- ☐ Utilize campus offices like the Lisska Center, Financial Aid and Financial Offices to find scholarship and Fellowship opportunities.



SKIP EXPENSIVE SUBSCRIPTIONS



- ☐ Sign up for free TV, music, magazine and book rentals with your library card.
- ☐ Use the Mitchell Center and sign up for free workout lessons.
- ☐ Share subscriptions and family plans with friends and roommates.
- ☐ Use Denison accounts for access to news services like the New York Times or streaming services like Canopy.
- ☐ Save by canceling services you no longer use.

MOST IMPORTANTLY:

Scan the QR Code to schedule 1:1 appointments, access the Financial Wellness page, Youtube Channel, and more!



TECH & SAVING



- ☐ Simplify budgeting with free money management apps, and find recommendations on the Financial Wellness page.
- ☐ Make saving automatic and painless with apps that automatically invest your extra change.
- ☐ Earn cash back on purchases with receipt and rebate apps.



STYLE FOR LESS



- ☐ Shop at thrift stores (online or brick & mortar stores), including the on-campus thrift store.
- ☐ For gifts, ask family & friends for gift cards.
- ☐ Use resale websites to sell your unwanted pieces and used clothing at a discount.
- ☐ Create a capsule wardrobe to maximize a tight closet and save money by cutting out regular shopping trips.
- ☐ Clothes swap with friends.



GET INTO THE HABIT OF SAVING



- ☐ Create a monthly budget for an academic term.
- ☐ List your expenses. Anticipate out of pocket costs such as: transportation, books, clothing and discretionary spending to name a few.
- ☐ Track your spending. Monitor your spending and review your budget on a monthly basis.
- ☐ Apply for an on-campus job.
- ☐ Build up emergency savings, to help you deal with unexpected expenses. Aim to have an emergency fund of \$500 while at Denison University.

