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.

THE COLLEGE MONEY SAVER CHECKLIST



ALL THINGS FOOD



Head down to the Food Pantry every	Tuesday and Friday
for non-perishable foods.	A Section of

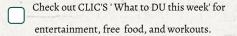
$\overline{}$	Bring your own container and grab extra fruits,
	vegetables, and food from the dining halls to have in your
	room.

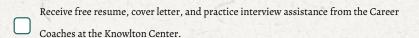
	When cooking, skip recipes with long ingredient lists and keep it					
\cup	keep it					
	simple.					

- 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





Stay up to date with Handshake, Denison Wisr Network, and The Knowlton Newsletter for job and internship opportunities.



FLASH YOUR ID



\bigcup	lways ask if there is a student discount at theaters, stores, restaurants a	nd
	nywhere 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 to	extbooks	through	vour	school	ord	online	
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Borrow	textbooks	from your	school's	library.
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Check with you	r professor to	o see if you ca	ın buy an	older editior

Consider eBook versions. Buy or rent cheap textbooks from online.



GO GREEN & DITCH CARS





	Ditch your car a	nd save on gas	insurance,	, car loan payments and
\cup	parking.			

Car	pool with	friends	to cut	back	on parl	king cos	ts.

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 airportsduring breaks

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APPLY FOR SCHOLARSHIPS



	Continue app	lying for sch	iolars	hips an	d every year	r of col	lege
\cup	as many targe	t continuin	g stud	ents.			

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 Fellowships opportunities.



SKIP EXPENSIVE SUBSCRIPTIONS



	Sign up for free TV	, music, magaz	ine and book re	entals with your	library card.
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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.



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







TECH & SAVING



Simplify budgeting with free money management apps, and	fin
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.
the on-campus thrift store.

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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.	
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	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 yo	our budg	get
\cup	on a monthly basis.		

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Build up emergency savings, to help you deal with unexpected expenses. Aim to have an emergency fund of \$500 while at Denison University.

