Budgeting 101

Your No-Stress Guide to Not Being Broke by Mid-Semester

Textbooks, pizza, surprise dues—college spending adds up fast.

This guide helps you keep your bank (and brain) calm, like that friend with snacks, cash, and zero overdraft fees.

Know What You *Actually* Have

Before you can budget, you need to face the music.

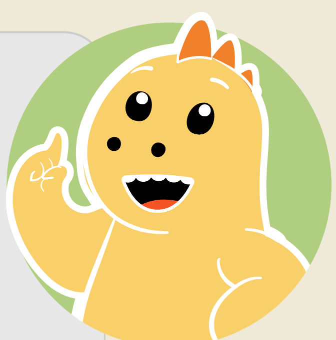
Add up all your income:

- Family help
- Work-study or part-time job
- Financial aid or refunds
- Scholarship money

List your must-pay expenses:

- Tuition & Housing
- Books
- Phone & Subscriptions
- Transportation
- Groceries

If it auto-renews and you forgot about it? Still counts.



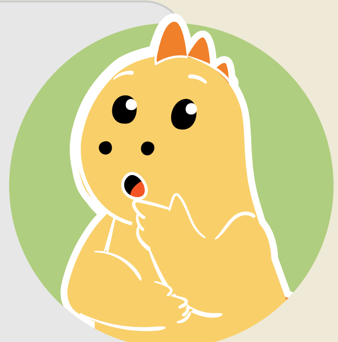
Create a Simple Monthly Budget

Don't overcomplicate it. You only need a few buckets.

Example Breakdown:

- Essentials (60%): food, supplies, bills
- Fun (20%): dining out, streaming & more
- Savings (10%): even $5/month is a win
- Other (10%): gifts, laundry & emergencies

Use a Google Sheet, app (like Mint, YNAB, or Rocket Money), or the Notes app. Whatever you'll actually check.



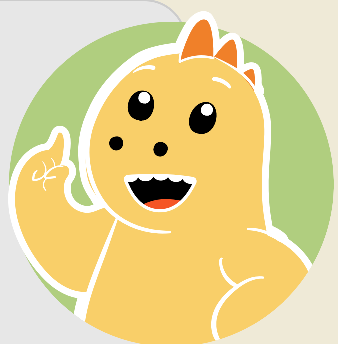
Spot the Spending Leaks

A few small leaks can sink your budget boat.

Ask yourself:

- How often do I eat out vs. buy groceries?
- How many subscription services am I using?
- Do I buy name-brand stuff out of habit?
- Is Amazon a need... or a coping mechanism?

Screenshot your bank statement and highlight every non-essential. That’s your leak map.

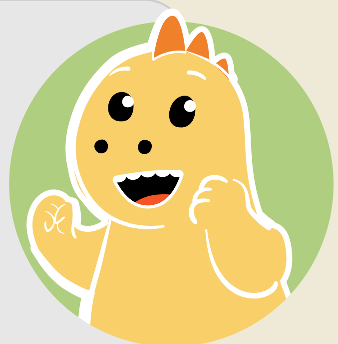


Avoid the Debt Spiral

Credit cards help-but they can also hurt.

- Never spend more than you can pay off each month.
- Pay on time. Every time.
- Don’t use it for stuff you wouldn’t pay cash for (like DoorDash 3x a week).
- If you don’t trust yourself yet—stick to debit.

Good credit helps with apartments and adulting later-but bad credit follows you like a bad tattoo.

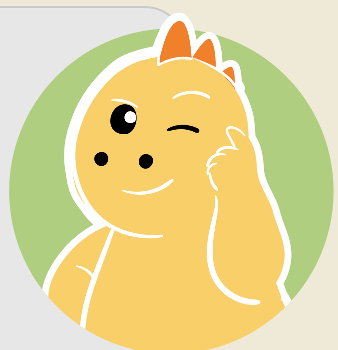


Make Smart Saving Moves

Even $10/month adds up. Seriously.

- Use a savings app (Digit, Chime, or your bank's auto-transfer).
- Keep emergency cash separate from "treat yourself" cash.
- Save *before* you spend. Not the other way around.

Set a savings goal—spring break trip, new laptop, emergency pizza fund. It's easier to save when it has a purpose.

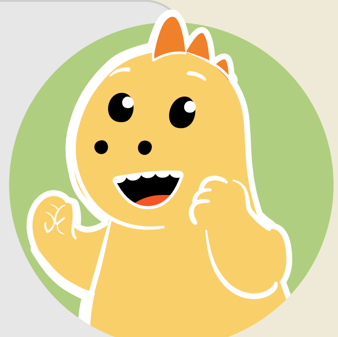


Be a Budgeting Genius in Disguise

No one has to know you're living on a budget - you'll just look mysteriously well put-together.

- Student discounts are everywhere. Ask for them.
- Cook once, eat twice. Leftovers = financial magic.
- Use your campus gym, shuttle, printing perks, etc.
- Don't split Ubers. Walk together. Your wallet and your steps will thank you.
- Free events = free food + free fun.

Turn "I'm broke" into "I'm optimizing cash flow." Sounds fancier, feels better.



Last but Not Least...

Budgeting isn't about saying no to everything fun—it's about saying *yes* to the stuff that matters.

You're building habits now that future you will high-five you for.

Start small. Stay aware. And treat yourself *on purpose*—not by accident.

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