



College Budget Basics

**How Not to Blow Your Meal Plan
and Bank Account in the First
Month**



Week one: you're living large.

Week four: you're broke with half a protein bar.

This guide helps you budget smarter and still enjoy college—without surviving solely on friends leftovers.



Understand Your Meal Plan (Like, Really)

Before you swipe away your future dinners, know the setup:

- Swipes per week vs. total per semester: Which do you have?
- Can you use swipes for guests? Be careful—they add up fast!
- What counts as a “meal”? Is it just dining hall, or can you grab-and-go?
- Are there bonus bucks / dining dollars / flex funds? Where do they work?

*Don't “use it up” just because you can.
Think of each swipe as currency.*





Know Your Monthly Money Flow

Let's get honest—what do you actually have to work with?

- Track all income: job, allowance, financial aid, leftover birthday cash
- Estimate essentials: laundry, toiletries, subscriptions, Ubers, groceries
- Set a spending cap for fun stuff: food, clothes, random Amazon buys
- Use budgeting tools: Mint, Goodbudget, or a Notes app with ✨ emojis ✨

If you run out of money mid-month, your budget was too vague. Get specific.





Grocery Shopping $\neq$ Impulse Buying

**Supplementing your meal plan? Good!
Buying \$50 worth of cereal and forgetting
milk? Not good.**

- Make a list before you go
- Stick to basics: eggs, bread, fruit, frozen meals, ramen, peanut butter, snacks
- Buy in bulk with roommates or friends (Costco, anyone?)
- Don't shop hungry. Ever. You'll walk out with five boxes of cookies and regret.

Frozen fruits and veggies > fresh if your fridge is sad and tiny.





Subscriptions, Delivery, and the Sneaky Stuff

The \$9.99 here, \$4.99 there – it adds up.

- Audit subscriptions monthly. Keep what you use. Cancel the rest.
- Delete saved food delivery apps if they tempt you
- Use student discounts everywhere: Spotify, Hulu, Amazon Prime, Adobe, etc.
- Limit “treat yourself” buys to once a week—make it count

If it renews automatically and you forgot it existed, it's stealing your money.





Get Free Stuff. Always.

Your campus is a goldmine.

- Join clubs that feed you (seriously)
- Hit up student events for snacks, T-shirts, school supplies
- Check campus bulletin boards for free rides, tutoring, and giveaways
- Ask around—upperclassmen know where the free stuff lives

You can still be fun and frugal. They're not opposites.





Last but Not Least...

You don't have to be perfect with money —just aware. Spend like Future You is watching.

Plan a little. Save a little. Swipe wisely. And always keep \$10 stashed somewhere for an emergency iced coffee or laundry.



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