

The university of penny-pinching

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As students pack up suitcases, duffel bags and cars to head to college this fall, there are some money-saving tricks that can make college expenses easier on the wallet.

From movies to textbooks and meal plans to bus passes, savvy students can have more money in their pockets than their peers by the time they earn their diplomas.

Buffalo State College senior Melissa Stallings has gotten pretty good at saving money during her time as a college student.

"I don't have a meal plan, I buy my own food," Stallings said. "I have a bus pass that Buff State gives me to travel."

And by preparing for classes and shopping around, Stallings said she can usually find some pretty good deals on textbooks, which she never buys new.

Books take a big toll on any college student's budget, said sophomore Samantha Brightenfield. But unnecessary spending, in the form of cigarettes (very expensive and unhealthy) or mall trips, can add up, too.

"Just because you have the freedom doesn't mean you should blow the money," Brightenfield said.

Getting a part-time job has been a valuable tool for Brightenfield. In addition to the post-graduation benefits of a fuller resume, the job gives her more spending money.

"It helps a lot," she said. "It helps with time management as well as just getting money for school."

If a part-time job doesn't fit into your schedule, or grocery shopping isn't your style, here are some other tips that could make your college experience less expensive.

Technology

- You probably don't need to buy a printer. Schools may have an allotment, but you would have to print a lot over the allotment to justify the cost of a printer.
- Make tech-savvy friends who will enjoy the challenge of fixing your computer at 2 a.m.

Books

- Only buy what you are going to use. Some books are listed for the class and the professor never assigns a reading. Most bookstores have a return period at the beginning of the semester.
- Only buy what you want to keep. Rental services like chegg.com, bookrenter.com or your library may have your textbooks available when you need them.
- Buy books and sell books to other students. You can sell them for more than the campus bookstore would give you and you can buy them for less than the bookstore sells them for.
- Share books with a trustworthy classmate, but make sure to determine who gets the book when.
- Buy and sell books online, but be careful of shipping costs and make sure you buy the correct edition.
- [Bookscouter.com](http://bookscouter.com) compares prices at about 40 sites for students selling their textbooks.

Money

- Use a bank with ATMs and branches in the same city as your school. This helps you avoid ATM fees.
- Look for a free checking account with no minimum balance.
- Keep track of your spending to avoid fees. Know when scholarship money and work checks will be deposited in your account; don't try to spend them before they are posted.
- Keep your change in a jar and deposit it in your checking account, or save it to buy something you want. Don't take it to a coin sorter; roll the coins yourself to avoid fees.

- Set a budget and stick to it. Some people put money in labeled envelopes, others keep track of receipts, whatever keeps you balanced.
- Pay off your credit card every month. It keeps your interest rate low and if you have a good track record and accidentally miss a payment they will be more lenient.
- Set aside time to apply for more scholarships or grants. You can save hundreds and even thousands of dollars. It may be the quickest and most effective way for students to save substantial money.

Food

- If you have a meal plan, use it to the max. Some places let you carry out food. If you don't eat as much, cut down your plan. Schools may let you change up to two weeks into the semester without a penalty.
- Buy and prepare your own food.
- Don't buy water bottles. Instead, refill a bottle with tap water.
- Keep a shopping list, and wait for more expensive items to go on sale.
- Clip coupons.
- Avoid late-night fast-food runs; they aren't healthy for you or your wallet.
- Pick up rather than get delivery.
- Eat cheap food -- ramen noodles, oatmeal.
- Buy food in bulk.

Eating out

- Sit with a smaller group and avoid the added gratuity.
- Don't buy drinks; they are often much more expensive at a restaurant than at home.
- Consider splitting meals, but check to see if there is a fee for the service.
- Check for times/days of the week when your favorite menu items may be discounted.
- Bring a set amount of money with you and pay as you go, don't just put it all on a card or an open tab.

Transportation

- If you already have a bike, start pedaling. It's a low-cost/low-maintenance way to get around. It's good exercise, too.
- Learn the public transportation routes.
- Only bring a car to school if you truly need one. This saves on gas and maintenance, and removes the temptation of driving it when you don't need to.
- Carpool as much as possible, your car or other people's. It saves on gas and makes the drive home more fun.

Entertainment

- Attend campus events, from homecoming to free movies.
- Don't pay for cable; most shows can be found online.
- Rent or borrow things you don't need to keep. Your neighbors or friends might have the movie you want to watch. Make sure to treat it like your own and return the favor when they ask to borrow jumper cables or a soccer ball.
- Get a job. It's a great way to meet new people, save some money and make sure you aren't bored.
- Volunteer. It's free and looks good on a resume. If you can, commit to a full semester, if not, the local animal shelter may let you walk dogs for an afternoon.
- Check for matinee movies or discounted times.
- Find out when things are free. Many museums and other cultural activities have sponsored free days.
- Join intramural sports teams. It gives you accountability, workout buddies and is low-cost.

Shopping

- Thrift stores sell a variety of clothing, and the selection is always changing. They also sell old-school movies and games.
- Outlets have bargain pricing. Just remember to try things on; there may be a reason they didn't sell before.
- Know what you want. Don't go shopping because you're bored.

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