

Budgeting Money

9 Tips to Stretch Your Dollar

1. List everything you want then prioritize the items.
2. *Pass on the daily splurges like \$4 coffees! You can save \$1200 a year by skipping this daily treat!*
3. When shopping as a form of entertainment, remember to window shop to save your budget!
4. Only purchase items you really need, and if you regret it afterwards, return it.
5. Compare prices – Use the ads for groceries to see what store has the items on sale.
6. Make big purchases off-season, like buying swimsuits in the winter, and winter gear in the summer.
7. Be creative. Instead of buying \$120 designer jeans, spend \$35 and have a tailor add designer details for \$12.
8. Keep a journal of all your spending, this way you can see where your money keeps disappearing.
9. Think to yourself: "What opportunity am I missing by buying this?"



**Save Money
Get Involved**

Visit <https://www.cmich.orgsync.com> and use your Global ID to log in to OrgSync – Central's RSO database where you can search for different RSOs on campus and get information about them. You can also learn about the Volunteer Center and other volunteer opportunities available to you on this site.

Budget Tips

- **Set financial goals** – Know what you want/need to spend money on. When you don't have a budget, money tends to go to wants rather than needs.
- **Plan ahead** – Keep your future goals in mind as you spend & save.
- **Be wise about credit cards** – Opening a line of credit is good...racking up lots of credit card debt by the time you end college is not.
- **Working with limited funds** – If you are on limited funds, make sure you always cover the necessities first.
- **Keep an emergency fund** – If you have the means, try to keep an emergency fund and ONLY use the money if there is truly an emergency.

Cheap Ways to Have Fun in Mt. Pleasant

Bowling @ The SAC

<https://www.cmich.edu/ess/urec>

Discounted Movies @ Celebration Cinema

For showtimes, visit:

<https://celebrationcinema.com>

Chippewa Athletic Events – Admission FREE for Students!

There are many athletic events to attend on campus, all of which are free for CMU students

CMU University Theater – Discounted Tickets for Students!

Call Ticket Central at (989) 774-3045 or visit the Event Center to purchase tickets.

Local coupons can be found at:

<http://www.campuscashcoupons.com/>

Calculate Your Monthly Budget

\$ _____ **Income** – paychecks, loan refunds, etc.

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\$ _____ **Reserved** – bills, student account charges, etc.

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\$ _____ **Savings** – new car, spring break trip, etc.

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\$ _____ **Spending money for the month**