

# MASTER YOUR BUDGET ESSENTIAL TIPS FOR STUDENTS

## SETTING CS

## SCENARIOS THAT REQUIRE BUDGETING

## NEEDS VS. WANTS



- **Moving Off-Campus:** Save for deposit and furniture.
- **Starting an Internship:** Plan for professional attire and transportation.
- **Graduating:** Budget for job search expense and career prep.

- **Step 1:** List item to anticipate for.
- **Step 2:** Decide if there is a need (essential, eg. tuition) or want (non-essential, eg. vacation)
- **Step 3:** Prioritize them:
  - 1 = Must Have
  - 2 = Really Want
  - 3 = Would Be Nice

## SAVINGS

## MANAGE CREDIT WISELY

## EXPECT THE UNEXPECTED

- **Pay Yourself First:** Treat saving as a regular expense.
- **Track Expenses:** Use an app or notebook to monitor every purchase.
- **Set a Routine:** Regularly update or record to stay on track.
- **Save on Little Things:** Pack lunch instead of eating out and save \$1,200/ year.

START YOUR BUDGET TODAY AND TAKE  
**CONTROL** OF YOUR FINANCES!