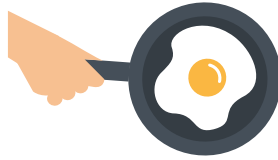


THE COLLEGE MONEY SAVER

CHECKLIST

College doesn't last forever, but making the wrong money moves during your undergraduate studies can follow you long after graduation. Use this checklist for ideas on how to save money now, to help give you greater financial stability in the future.

COOK YOUR OWN FOOD



- You don't need to rely solely on your school's meal plan; you can save money by cooking your own food several days a week
- Skip recipes with long ingredient lists and keep it simple with meals like chicken fajitas, spaghetti and sandwiches
- Share bulk groceries with a roommate
- Do one big meal prep at the beginning of the week to save time and minimize the groceries you have to purchase and the food you waste
- Host a potluck with friends to score social time and plenty of leftovers

TAKE ADVANTAGE OF COLLEGE SAVINGS



- Check your school's social calendar for free entertainment and social meetups with free food
- Skip pricey résumé workshops and receive free assistance from your school's career center
- Shave time and money off your degree with online and summer courses at a community college

PAY STUDENT LOANS WHILE IN COLLEGE



- Paying as little as \$25 a month toward your loan while in school can save you hundreds to thousands in interest
- Pay toward the student loan with the highest interest rate first if you have extra money

FIND AFFORDABLE TEXTBOOKS



- Rent textbooks through your school or online
- Borrow textbooks from your school's library
- Check with your professor to see if you can buy an older edition
- Consider eBook versions
- Share textbooks with a friend or classmate

FLASH YOUR STUDENT ID



- Always ask if there is a student discount at theaters, stores, restaurants and more
- Save up to 25 percent on your auto insurance for good grades

DITCH THE CAR



- Save on gas, insurance, car loan payments and parking
- Go green and bike or walk more
- Use rideshare programs, public transportation or carpool

APPLY FOR SCHOLARSHIPS



- Continue applying for scholarships every year of college, as many target older students
- Look for qualifying scholarships offered by donors other than your university and outside your field of study

SKIP EXPENSIVE SUBSCRIPTIONS AND LUXURIES



- Sign up for free TV, music, magazine and book rentals with your library card
- Use your school's gym for free
- Share subscriptions and family plans with friends and roommates to save on cell phones and other services
- Ask for subscription services and boxed subscriptions as gifts

GET A BETTER CREDIT CARD



- Look for the best rewards card for your spending habits, such as those that offer cash back or points on purchases or those that offer perks for good grades
- Choose a card with no annual fee
- Take advantage of cards offering promotional 0% APR for larger purchases (e.g., laptop)
- Limit your credit card use and pay off your full balance every month

STAY STYLISH FOR LESS



- Shop thrift stores
- Use resale websites to sell your unwanted pieces and find lightly-used clothing at a discount
- Create a capsule wardrobe to maximize a tight closet and save money by cutting out regular shopping trips
- Clothes swap with friends

USE MONEY-SAVING APPS



- Simplify budgeting with free money management apps
- Make saving automatic and painless with apps that automatically invest your extra change
- Earn cash back on purchases with receipt and rebate apps

DISCOVER | STUDENT LOANS

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