

# HOW TO BUDGET AND STICK TO IT

## WHY BUDGET

- When you first move off-campus, learning how to manage your money is one of the most important life lessons anyone learns in college and is vital to having a great off-campus student experience

## HOW TO BEGIN

- Develop your own system or download a [Monthly Budget Spreadsheet](#) from our website
- Check out [Northwestern Financial Wellness](#) to learn the basics of credit, managing student loans, and more

## EVERY DOLLAR COUNTS

- Identify your sources of money and how much you have to spend monthly
- Track exactly where your money is going each month. Remember celebration seasons, special occasions, personal purchases
- List essential needs like food costs, rent, transportation, and textbooks
- Set a minimum amount of savings, and how much you will add to it monthly
- Do not buy on impulse, but do allot money for nonessential wants

Off-Campus Life:  
2122 Sheridan Rd., 2nd Floor, Rm. 233  
Evanston, IL 60208  
[www.northwestern.edu/offcampus](http://www.northwestern.edu/offcampus)  
[offcampuslife@northwestern.edu](mailto:offcampuslife@northwestern.edu)  
847.491.8430  
 NUoffcampuslife

## WAYS TO SAVE

- Visit the [WildCARD website](#) (also in the Map feature of the [NUhelp App](#)) to find businesses with student discounts
- Rent or buy used textbooks or e-books using online retailers
- Visit Norris Bookstore and Beck's Book Store
- Check [SustainNU](#), the Salvation Army and other secondhand stores in the area
- Repair, don't replace. Request maintenance from your landlord, depending on your lease
- Purchase tools and follow YouTube/general tutorials, or ask handy friends
- Purchase or sell items from cookware to furniture to clothes using the NU Free and For Sale Facebook group
- Take advantage of free campus entertainment. Check out the [PlanItPurple](#) and [Arts Circle](#) calendars

## WAYS TO EARN

- Apply for work-study jobs at the [NU library](#), [Norris Center](#), [NU Dining](#) and many others
- Check out Job Search resources at [NU Career Advancement](#)
- Volunteer for research studies that pay per hour

