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.

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.

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.

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.

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.

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