



GOT REFUND?

mountain lion **MONEY MATTERS**

www.uccs.edu/~moneymatters/

What will

YOU

spend your refund on?

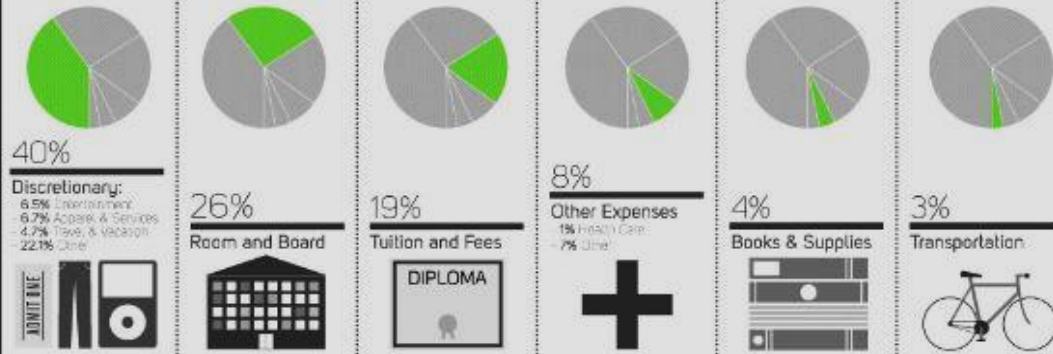




How do you
ACTUALLY
spend your
refund???

BEYOND TUITION: HOW COLLEGE STUDENTS BLOW THEIR MONEY

Breakdown of Average Student Budget



Total US College Student Spending



Student Earning



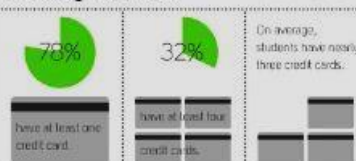
Job: \$645 per month
(75% have jobs while in school)
Parents: \$154 per month
Total: \$799 - \$9,568 per year

Student Spending



On average, a student spends more than \$13,000 per year.

Average Credit Card Debt for College Students = \$2700



% of Students who own



The average student spends at least \$50 per month on beer alone

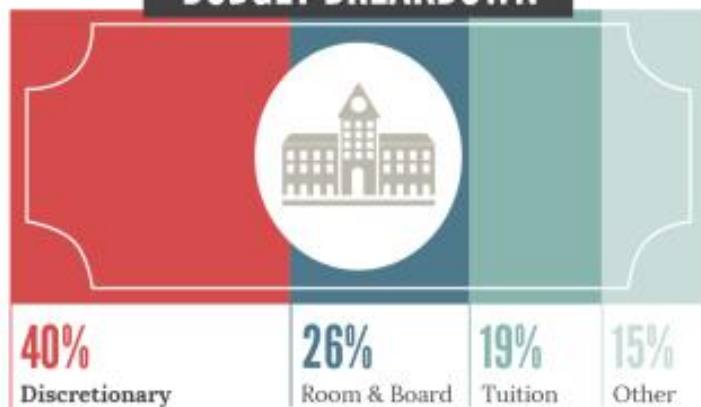


that's no
HOLE
in your wallet!



Gone are the days of three square Ramen Noodle-based meals.
Today's college students are spending their money on
everything from Chinese food to cell phones.

BUDGET BREAKDOWN



Discretionary spending is money set aside for basic necessities and non-essential goods and services. The categories where students are spending the most money are food, technology and appearance.

**Apartment
guide**

SOURCE: <http://www.globeandmail.com/business/story.html?id=222848>
http://www.readersdigest.com/articles/money_funds_college_students_how_to_save_for_college
<http://www.statemoney.com/blog/journalists/The-Spending-Habit-of-College-Students.html>



Discretionary spending is money set aside for basic necessities and non-essential goods and services. The categories where students are spending the most money are food, technology and appearance.



FOOD

46% of discretionary spending goes to food



Groceries



Dining Out



Convenience



Coffee

\$100/mo



Beer

\$50/mo



\$5.5 B/YEAR
is spent on
ALCOHOL

**Apartment
guide**

SOURCE: http://www.statemaster.com/economics/economic_data_college_products_food_expense_food_exp.php
http://www.statemaster.com/economics/economic_data_college_products_food_expense_food_exp.php
http://www.statemaster.com/economics/economic_data_college_products_food_expense_food_exp.php



DID YOU KNOW???

If you buy one \$4 coffee
beverage every day, you will
be spending:

\$28 per week

\$120 a month

\$1,460 a year

\$7,300 over five years

TECH

Rapid changes in technology are reflected in student spending

ON AVERAGE, STUDENTS OWN **SIX** DIGITAL DEVICES



98%
OWN EITHER



or



Cellphone and smartphone ownership
has changed dramatically in the past 12 months:



**Apartment
guide**

SOURCE: <http://www.collegeboard.com/trends/news.html#0-011110>
http://www.readwritetoblog.com/articles/money_finds_college_students_love_laptops_but_not.php
<http://www.statemanager.com/blog/permalink/The-Spending-Habits-of-College-Students.html>

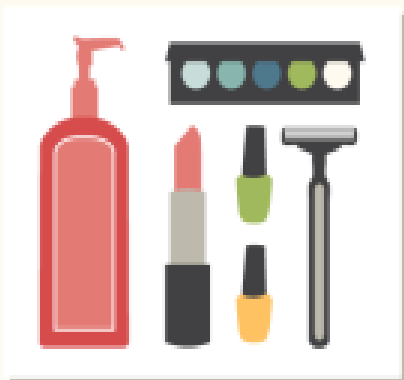


DID YOU KNOW???

You can reduce the amount
you pay for your monthly
data plan by logging into
UCCS wireless for free.

APPEARANCE

Students don't skimp on looking good



\$4 B

on
Personal Care
in 2010



\$5.5 B

on
Apparel
in 2010

**Apartment
guide**

SOURCE: <http://www.gatesfoundation.com/newsroom/news/2010-02-11>
http://www.cnn.com/2010/02/11/US/college_students_spend_appt_gov_spt/
http://www.usnews.com/colleges/2010/02/11/college_students_spend_appt_gov_spt/



DID YOU KNOW???

You can save up to 90% by shopping at your local thrift store.

Let's

Get

Real



I'm just a poor college student with expensive taste.



someecards
user card

HOW

COLLEGE STUDENTS CAN SAVE MONEY

Tuition isn't the only cost college students incur. To avoid struggling, follow these money-saving tips.

A 21ST CENTURY INSURANCE SURVEY

of about 100 students aged 18-25 found that **92%** feel saving more money in college is a priority.

SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



DID YOU KNOW???

If you bank on campus with Ent you can save yourself from paying ATM fees when you withdraw funds.



RENT

THE AVERAGE

estimated 2011-2012
budget for on-campus
room and board at a
four-year,

**IN-STATE
COLLEGE WAS**



\$8,887.^[2]



of students live
off-campus,
AND



of them pay
more than \$600
a month for
rent.^[4]

SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



TIPS FOR SAVING

\$500 \$400

TRY TO NEGOTIATE. ✓

If an apartment is \$500 a month, and a comparable one is \$400, offer \$450.



GET A ROOMMATE TO SHARE THE COST. ✓

Screen potential roommates and arrange to split bills fairly.



CHECK OUT SEMI-FURNISHED APARTMENTS NEAR CAMPUS.^[9] ✓

If monthly rent + utilities is 25% less than on-campus costs, it can be worth it.



FOOD

IN 2011,
the average
student spent

\$765

EATING
OFF-CAMPUS.^[4]



WHEN ASKED WHAT THEY DO
MOST OFTEN FOR FOOD:^[1]

Buy
Groceries. **9%**



51% Order
Takeout.

Eat At
Dining Halls. **20%**

20% Go Out
To Eat.

SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.money.com/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.money.com/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



TIPS FOR SAVING

**SAVE
30%**

CLIP COUPONS. ✓

Only clip the ones
you need to avoid
extra spending.



COOK LARGE MEALS AND EAT LEFTOVERS DURING THE WEEK. ✓

This could save you
hundreds of dollars a
month.^[7]



ASK FRIENDS TO PITCH IN FOR GROCERIES AND MAKE A MEAL FOR THE GROUP. ✓

You can also learn how
to cook this way.

◦ Bonus ◦

✂ GET CREATIVE AT RESTAURANTS ✂ WITH LARGE PORTIONS

SOMETIMES YOU CAN FEED A FAMILY OFF
ONE SINGLE ORDER!

Case Study:

RED LOBSTER offers a "create your own"
combo dinner

SOME OF THE
COMBO ITEMS
ARE PRETTY
BIG!



Fill up on
unlimited
(addictive)
cheese biscuits

And ask to
bring some
biscuits
home!



Breakfast's
in the bag

The "Shrimp linguine" item
easily offers enough food for
two small children

#1



#2



Mom and Dad can split the
other items



...Which come with a side dish,
plus soup or salad!



DID YOU KNOW???

"Two-fer" deals like those
offered at Chili's, Applebee's,
Olive Garden or TGI Fridays are a
great way to save and get more
bang for you buck!

◦ SOURCE

<http://www.grocerycouponnetwork.com/community/kids-eat-free-adults-eat-cheap-complete-guide/>



PROMOTIONS/COUPONS

**CERTAINLY YOU KNOW
TO CLIP COUPONS,**

but keeping your eye out for special promotions can really take a chomp out of your check.



Familiarize yourself with all the major restaurant chains in your area



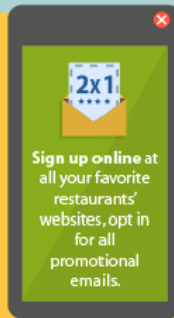
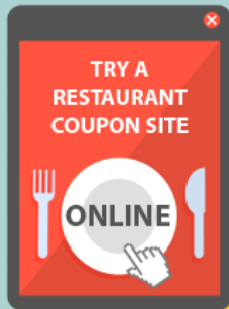
Find out what days they offer special incentives



Look for particularly hefty values, such as 2-for-1 dining, or buy one entrée and get a second at a low cost



Scour your local flyers and magazines for deals at smaller family-owned restaurants



YOU REALLY NEVER KNOW WHAT YOU MIGHT COME ACROSS

Red Robin offered "Jim Day" to promote its Jim Beam Burger

You're a Jim, James, or Jamie?

Yes!



Show your ID and that burger's on the house!

Special dietary concerns?

Gluten-free?

Vegetarian?

Just ask if you can have a substitute item as part of the promotion.

The answer is often yes!



DON'T FORGET

Early-bird and Happy Hour specials are another great way to save if you choose to eat out.

www.springsbargains.com

SOURCE

<http://www.grocerycouponnetwork.com/community/kids-eat-free-adults-eat-cheap-complete-guide/>

Grocery Coupon Network

UCCS Munch Money

Save Money and Eat Well On Campus

The UCCS **Munch Money** program is a great way to pay for food on campus. Using cash, check or charge, you place money onto your UCCS Lion One Card. You can then visit any one of our on-campus Dining and Food Services venues, like Café 65, Clyde's, The Lodge or one of our coffee venues, and purchase food and non-alcoholic beverages with ease.

Ways to Save

The more **Munch Money** you load onto your card with each deposit transaction, the more bonus funds you'll receive. Here's how it works:

\$0-\$49 | No additional dollars added to the Munch Money funds

\$50-\$99 | Add 5% to the Munch Money balance.

For example, load \$50 and receive \$52.50 in Munch Money funds.

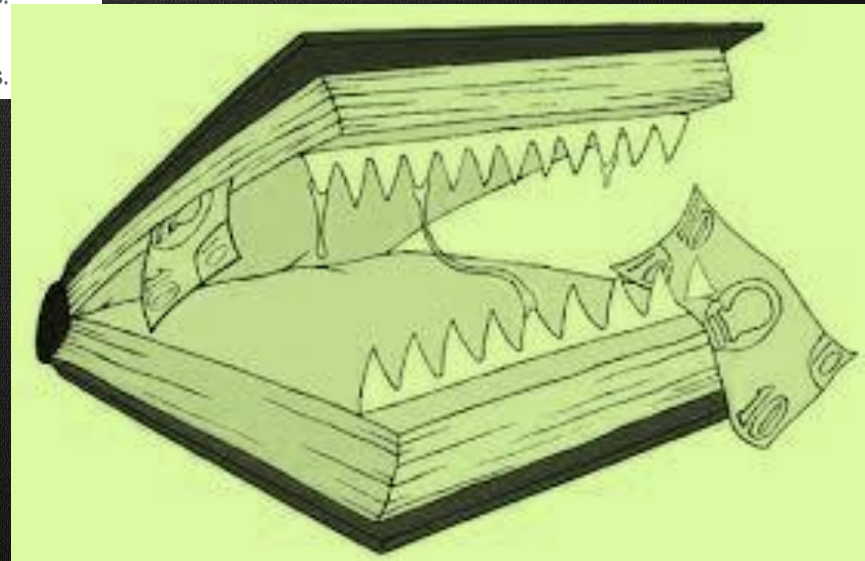
\$100-\$199 | Add 10% to the Munch Money balance.

For example, load \$100 and receive \$110.00 in Munch Money funds.

\$200 > | Add 15% to the Munch Money balance.

For example, load \$200 and receive \$230.00 in Munch Money funds.

Fill your card at the University
Center Information Desk and/or
UCCS Residence Life and Housing.





TEXTBOOKS

THE AVERAGE

estimated 2011-2012
on-campus student
budget for books and
supplies at a four-year,

**IN-STATE
COLLEGE WAS**



\$1,168. [2]

WHEN ASKED WHERE
THEY BUY TEXTBOOKS:[1]

46%

get most of their textbooks
from online retailers like
Amazon and eBay.

11%

rent their
textbooks.

36%

get most of their
textbooks from the
campus bookstore.

7%

get their
textbooks from
miscellaneous
bookstores, or
from friends.

SOURCES

[1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>

[2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883

[3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>

[4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>

[5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>

[6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>

[7] <http://news.everest.edu/post/2008/10/save-money-4>

[8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>

[9] <http://www.zipcar.com/universities/>



TIPS FOR SAVING



**DON'T BUY NEW
BOOKS AT THE
COLLEGE
BOOKSTORE.**

Buy used books
instead.[5]



**SELL YOUR BOOKS
BACK ONCE THE
SEMESTER ENDS.**

You'll make back
some of your money,
and someone else can
buy used, too.



**CHECK FOR E-BOOK
VERSIONS.**

Amazon and Chegg
offer textbook and
e-book rentals.[6]



DID YOU KNOW???

You can rent some textbooks from the bookstore for up to half off the sales price.



TRANSPORTATION

THE AVERAGE
estimated 2011-2012
transportation budget
for on-campus
students at a four-year,

**IN-STATE
COLLEGE WAS**



\$1,082.^[2]



When asked how
they get to class
most often:^[1]



said by car.

SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



TIPS FOR SAVING



Find an insurer that
offers a discount
for good grades.^[5]



Check whether you
can stay on your
parents' policy for a
discounted rate.^[6]



Look for Zipcar
access; cars are often
located right on
campus.^[9]



ENTERTAINMENT

COLLEGE
FOOTBALL
season tickets

CAN COST
ABOUT

\$150.^[4]



WHEN ASKED HOW MUCH THEY
SPEND ON ENTERTAINMENT: ^[1]

26%



spend \$25 - \$50 a week.



12%

spend \$50 - \$75 a week.

47%



spend \$0 - \$25 a week.



15%

spend \$75 or more a week.



SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



TIPS FOR SAVING



Go to free
campus events.



Don't buy
bundled football
tickets unless you
plan to go to most
of the games.



Look for festivals,
lectures, plays, etc.



Look for specials
at local bars.



Bring cash to avoid
spending more than
you budget for.





DOES THE GYM LEAVE YOUR WALLET SLIM?

EXERCISE AT HOME & SAVE \$520 PER YEAR. THAT'S 79% CHEAPER THAN THE GYM.

\$55 MONTHLY



\$660 YEARLY



\$140 YEARLY

VS

HOME

	= \$20	ONE TIME
YOGA MAT		
	= \$20	ONE TIME
YOGA DVD RAY		
	= \$25	ONE TIME
YOGA BALL		
	= \$75	ONE TIME
RUNNING SHOES		
	= \$0	
RUNNING		

SPONSORED BY:

Quicken Loans
Engineered to Amaze

IN PARTNERSHIP WITH:



SOURCES

NPD.COM - BGR.COM - BARRYFINANCE.COM - ACCOUNTINGPRINCIPALS.COM - STATISTICSBRAIN.COM - ABCNEWS.CO.COM - HOMES.YAHOO.COM - WORLDPROPERTYCHANNEL.COM
GUMAUCTIONS.COM - BLOOMBERG.COM - ENERGYSTAR.GOV - ENERGY.GOV - HARRISINTERACTIVE.COM - FREEMONEYFINANCE.COM
THEATLANTIC.CO - FORBES.COM - NEWWALLET.COM - CREDITCARDS.COM - BANKRATE.COM



DID YOU KNOW???

The UCCS Rec Center is included in your student fees and the gym offers a variety of free and/or discounted fitness classes.

SYMPTOM:

Have a Cold

Health Hack: Cold sufferers will occasionally eat raw onions. Don't be sad! Onions have loads of vitamin C, sulfur, fiber, and other nutrients.



SYMPTOM:

Sniffles



Health Hack: Even the fragrance of horse radish may help loosen nasal congestion. Eating the stuff straight could also be a good source of sulfur, which has antibiotic properties.



Brought to you by:

ZocDoc

DISCLAIMER: You should always check with your doctor or professional healthcare provider before starting or changing any medical treatment. The information on this infographic is not advice and should not be treated as such.



SYMPTOM:

Hangover

Health Hack: Dealing with the wrath of grapes? They say that Gatorade and other sports drinks will help you rally with a jolt of electrolytes and plenty of liquid.



SYMPTOM:

Nausea

Health Hack: Queasy people sometimes chew mint gum or have mint Tic Tacs. They say mint has an antacid effect which comforts the stomach.



SYMPTOM:

Cramps

Health Hack: Athletes with cramps sometimes drink straight pickle juice! The sodium and acetic acid may help the body make more acetylcholine, which can ease cramps. Delicious?



Brought to you by:

ZocDoc

DISCLAIMER: You should always check with your doctor or professional healthcare provider before starting or changing any medical treatment. The information on this infographic is not advice and should not be treated as such.



SYMPTOM:

Lost Voice

Health Hack: Sore throat sufferers who lose their voice have been known to gargle Tabasco Sauce mixed with water. Capsaicin from the peppers in Tabasco supposedly curbs inflammation in the vocal cords.



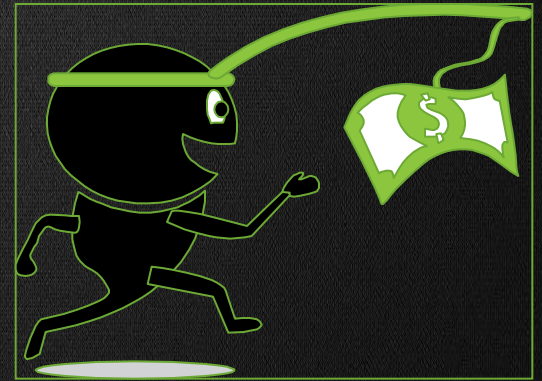
Get to know your refund



Find out the refund amount before you get it

Assess needs vs. wants

Plan for the future and budget for it



Upcoming Workshops



Eating Healthy on a Budget

Join us with the UCCS Peak Nutrition Clinic in learning how to eat healthy on a budget!



When & where? **Thursday October 9th @ 3:30-5pm pm**
University Center 124

If I Had a Million Dollars...but You DON'T: Budgeting 101

Create a personal budget and leave with knowledge and skills to stay successful in college.



When & where? **Wednesday November 12th @ 6-7:30 pm**
El Pomar 239

Do It Your Way, Student Loan Repayment Options

Look at the different type of loan repayment options that are available to students and prepare for post-graduation.



When & where? **Monday December 1st @ 6-7:30 pm**
University Center 116

Resources



SOURCES

- [1] <http://www.instant.ly/report/5050fc4ea36a509c8bd82be3>
- [2] http://trends.collegeboard.org/college_pricing/report_findings/indicator/883
- [3] <http://money.cnn.com/2012/03/27/pf/college/housing-costs.moneymag/index.htm>
- [4] <http://money.cnn.com/galleries/2012/pf/college/1203/gallery.costs-fees.moneymag/>
- [5] <http://www.21st.com/auto-insurance-information/car-insurance-for-college-students.htm>
- [6] <http://cheapscholar.org/2011/10/31/should-you-ride-along-on-parents-car-insurance-policy/>
- [7] <http://news.everest.edu/post/2008/10/save-money-4>
- [8] <http://www.forbes.com/sites/emilylambert/2011/09/01/be-smart-save-money-on-textbooks/>
- [9] <http://www.zipcar.com/universities/>



Resources

Spendster.com

<http://www.smartaboutmoney.org/Portals/0/ResourceCenter/40MoneyManagementTips.pdf>

Springsbargains.com

Studentaid.ed.gov

<http://www.youtube.com/watch?v=mTHtn0FRMWw&list=PL5C43A3FD801FDF45>

uccs.edu/moneymatters

