

Cutting Costs

Money Matters!

Campus Costs

- Avoid surprises
- Replacement costs
- Fines

School Supplies

- Free school supplies in SSS office
- Technology for check out
- Copies
- Resume paper and envelopes

Textbooks

Get them FREE

- SSS lending library
- Borrow
- Download -
 - Project Gutenberg - <http://www.gutenberg.org/>
 - Internet Archive - <http://archive.org/>

Textbooks

Shop around

- Rent if you know you will not keep the book
- Many rental options including Amazon, Chegg.com, Bookrenter.com as well as Luther Book Shop

Textbooks

- Buy used
- Find someone taking the class
- Ask around
- If buying new, explore options
- Do not forget to add shipping!

Price Comparison - Bio 152 text

	AMAZON	PUBLISHER	EBAY	CHEGG	LUTHER BOOK SHOP
HARDCOVER NEW	\$125.28	\$208.80	N/A	N/A	\$208.80
HARDCOVER USED	\$73.99	N/A	\$72.85	\$109.99	\$156.60
LOOSE LEAF NEW	\$115.68	N/A	N/A	N/A	N/A
LOOSE LEAF USED	\$63.10	N/A	N/A	N/A	N/A
ELECTRONIC	\$96.71	\$83.99	N/A	\$90.05	N/A
RENT	\$44.96	N/A	N/A	\$41.49	\$75.00

Entertainment

- Meals
- Movies
- Opportunities
 - On and off campus
- Nightlife

TRIVIA

What iconic rock formation is the local campground named for?

Shopping

Groceries

- Buy on sale!
- Compare prices of things you buy often
- Coupons!
- Seasonal produce

Shopping

Clothing

- Thrift stores - Depot and Goodwill
- Garage Sales
- Clothes swap
- Buy/sell/trade sites like DecorahNow

Shopping

Clothing

- Look online - Amazon subscribe and save, Zulily, Ebay
- Buy at the end of the season - often priced up to 75% off

Shopping

Other

- Try the generic or store version - probably just as good
- The most expensive isn't necessarily the best - Tide vs. Xtra laundry detergent
- Get free samples - All You daily free sample

Banking and Saving

- Make sure you have free checking
- Know bank policies - fees
- Avoid ATM charges
- Pay bills online - save a stamp and a check

Banking and Saving

- Track your spending - know where your money is going
- Save in little ways - change jar
- Pay a little extra every month - save on interest

TRIVIA

If you can save/put away just \$2.74 per day, how much money will you have at the end of one year?