

UTSA Students! Have you got the mid-term money blues? Wonder where it all went and what can you do make it to the end of the semester? Here are a few tips to consider.



- Start cutting back on things like specialty coffees, alcoholic drinks, going to movies, dining out, and shopping in general. No fun, huh? Neither is worrying about how you are going to pay the rent or what to do once you are evicted.
- Stop using your credit card(s). Don't use your debit card unless you know you have the balance to cover the purchase. Stop giving the bank your money by paying unnecessary fees (i.e., overdraft).
- Use only cash. Take out only what you have determined you can get by on for a week. Put it in an envelope (keep in a safe place) and once it's gone, don't get out more until the next week.
- Keep track of your spending. Keep your receipts, add them up at the end of the day and deduct from your cash (or bank account) balance. Always know how much you have before you spend.
- Start a budget – it's never too late to do one. Go to the Money Matters "[Follow](#)" webpage and use one of the budgets listed there. Contact Rowdy Cents' personal finance specialist if you need help creating one. (<mailto:moneymatters@utsa.edu>)
- Check these services for assistance with housing, food, finances, medicines, clothing, and disaster relief: San Antonio [community services](#), [San Antonio Food Bank](#), [American Red Cross](#). Check for services at [Texas Health and Human Services](#). Shop at a local [Goodwill](#) store.
- Go to the [UTSA Financial Aid Office](#) and ask to meet with a Financial Aid Counselor (the ones in the offices and not at the general information counter). There are many circumstances that may make you eligible for additional funds.
- Start looking for a part-time, seasonal retail job. Many retailers are taking applications for evening and weekend hours. Coordinate it with your classes. Never risk having to drop courses for bad grades. It's a huge money and time waster to have spent so much and then gained no progress because of withdrawing from school.
- Ask Mom, Dad, or Grandparents if they will loan you money until you can earn more and pay them back. Show them exactly what amount you need to carry you through the end of the semester, what exactly you will be spending it on, how you plan to pay them

back, and explain how you will change your financial behavior, so running out of money won't happen again.

- Don't resort to private student loans, even with a co-signer, without exhausting all other possibilities. These types of student loans have higher interest rates than the Stafford loans. Private student loans can be quite expensive.
- Spend more time on campus. Studying is free; the library is free. Have your study group meet at the library or in the UC rather than at Jim's or IHOP. Save gas money by only traveling home for the holidays.
- Above all, if you are feeling really depressed about your money situation, seek help. Go to [UTSA Counseling Services](#). All meetings are private and confidential. Most services are paid through your student fees.

Other money-saving tips can be found at Rowdy Cents Money & Time Matters online program:

http://www.utsa.edu/moneymatters/reach_savings.html