



Presents....

Do you have the mid-term money blues? Wonder where it all went and what can you do to make it to the end of the semester? Rowdy Cents has some advice for you:

- 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). Each UTSA student is assigned a financial aid counselor by the first letter of your last name. Ask for that person. There are many circumstances that may make you eligible for additional funds.
- Contact 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.
- Cut back on things like specialty coffees, alcoholic drinks, going to movies, dining out, and shopping in general. No fun, huh? It's no fun 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). Freeze all spending except for what you absolutely need.
- 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.
- 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 ever** risk having to drop courses for bad grades because you worked too much. It's a huge money and time waster to have spent so much and then gained no progress because of withdrawing from school.
- 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.

- Use only cash. Take out only what you have determined you can get by on for a week. Put it in an envelope and keep it in a safe place. Once it's gone, don't get out more until the next week.
- Start a budget – it's never too late to do one. Go to the Rowdy Cents home page, hover over "FOLLOW" and select the interactive budget calculator. You can also download a worksheet.
- 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 a local restaurant.
- Save gas money by only traveling home for the holidays and not every weekend.
- 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.
- 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.

[Rowdy Cents Money & Time Matters](#)

Keep your dollars from flying away!

