



## **Welcome New Roadrunners!**

You will have many priceless experiences in college and many will come with a price tag. Making the most out of your Roadrunner Journey will depend a lot upon making the most of your money. Start early by following Rowdy Cents' tips here and a spending plan example on the reverse side. Also, visit [www.utsa.edu/moneymatters](http://www.utsa.edu/moneymatters). It's for you!



### **By the Semester – expenses due at the beginning of school\*:**

- **Tuition and fees**
- **Books for semester's courses**
- **Meal plan, if required or desired**
- **Parking permit &/or VIA bus pass, if needed**

Find a worksheet with Costs for UTSA 2010-2011 for students at [http://www.utsa.edu/moneymatters/educate\\_money.html](http://www.utsa.edu/moneymatters/educate_money.html)



### **By the Month – expenses due at the first of each month\*:**

- **Rent**
- **Utilities & internet service (if not included in rent)**
- **Telephone: Cell and/or land line**
- **Insurance: Health, auto, and/or renter's**
- **Car loan payment (if you have)**

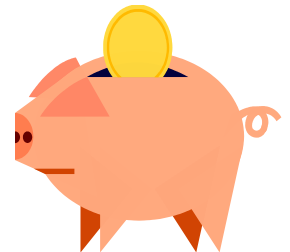


### **By the Week – expenses that may happen daily or weekly\*:**

- ✓ **Groceries and eating out**
- ✓ **Entertainment**
- ✓ **Snacks from vending machines or coffee shop**
- ✓ **Laundry and dry cleaning**
- ✓ **Personal care items**

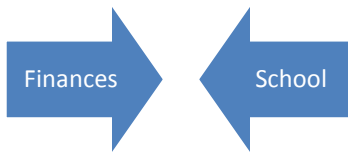
### **Neither by the semester, nor by the month, nor by the week... Save for**

- **Holiday trips, traveling home, and/or next semester's spring break vacation**
- **Unexpected emergencies – there will always be some; check out [http://www.utsa.edu/moneymatters/stretch\\_savings.html](http://www.utsa.edu/moneymatters/stretch_savings.html)**
- **Concerts and other fun events**



**Be a money-saver all the time! Find out more at**

**[http://www.utsa.edu/moneymatters/reach\\_savings.html](http://www.utsa.edu/moneymatters/reach_savings.html)**



**Rowdy Cents' says, "Plan what you spend. Spend what you plan!"**

Rowdy Cents knows you want to be a successful college student and that means managing your time and money, as well as studying and going to class. The **key** to managing your money is to develop a spending plan. Rowdy has examples below for you to follow. Spending plan worksheets can be found on Rowdy Cents' web site at:

[http://www.utsa.edu/moneymatters/follow\\_the\\_money.html](http://www.utsa.edu/moneymatters/follow_the_money.html)

Can you guess why Rowdy Cents won't overspend his money? (He has a plan!)



Rowdy Cents' Spending Outcome	
Money coming in for the month	\$1,258
Money going out for the month	\$1,200
Difference	<b>\$ 58</b>

**Step 1:** Figure where your money comes from, minus what goes toward tuition and fees. Divide by 9 months (typically August 15 to May 15) to get a monthly amount.

**Step 2:** Figure your expenses for the month.

Rowdy Cents' Source of Funds	Yearly Amt.
Family support	\$2,500
Scholarship (after tuition, fees, & books)	\$1,000
Grant (after tuition and fees)	\$2,000
Financial Aid (living expenses)	\$8,000
Academic Year TOTAL	<b>\$13,500</b>
Less parking permit payment	\$ 175
Less meal plan payment	\$ 2,000
	<b>\$11,325</b>
Divided by 9 months =	\$ 1,258 per month

Rowdy Cents' Monthly Expenses	Amount
Savings (10%): trips home; spring break; emergencies	\$ 130
Rent: (on-campus housing)	\$ 650
Utilities: included in rent	0
Internet/Cable: included in rent	0
Phone: Cell phone service	\$100
Food: Groceries, dining out, snacks	\$75
Transportation: Gas	\$ 50
Insurance: Car contribution	\$ 55
RX/medical	\$ 10
Laundry/dry cleaning	\$ 20
Clothing/shoes	\$ 50
Personal care	\$ 30
Entertainment: music downloads, videos, movies, shows	\$ 30
<b>TOTAL</b>	<b>\$1,200</b>

The key is in your hand now...



Find out more about personal finance **AND** time management at [www.utsa.edu/moneymatters](http://www.utsa.edu/moneymatters) . Unlock some peace of mind, too ☺.