



Presents

Money-Savers

For Everyone #1-24 (For College Students, #25-34)

1. **Bottle your own water.** Buy a sports bottle and fill with tap water. UTSA has “water stations” located in the UC where you can fill up your water bottle. You’ll not only save money but save the environment as well.
2. **Save loose change.** At the end of the day, empty your pockets/purse of all your change. Toss them into a clear glass jar. At the end of a week, count it and treat yourself or someone else. (Studies show that people who give gifts are happier.) Better yet, get a bigger glass jar and save more.
3. **Check out movies from the library.** Be sure to check on what it takes to become a member. You can actually search the library catalog and place your selection on hold. Do remember to return it on time or you will pay a fee.
4. **Refrain from convenience store shopping.** Prices are very high at the local stop-n-shop. You can buy that Sunday newspaper there and then clip the coupons to use at the grocery store. Better still, split a discount store membership with friends, buy in bulk and split the costs.
5. **Limit dining out.** Eating out is big business in the US and may be the culprit that adds to an individual's weight and debt. If the average estimated cost of one's meal at a restaurant is \$15 then limiting to just once or twice a week can contribute to saving money.
6. **Pack a lunch and carry it in your backpack or sack.** Be sure to pack non-perishable items. Use leftovers from the prior night's dinner or throw together a PBJ and some chips. Just make sure to either have a fridge at your using or pack a lunch that doesn't need cold-keeping. You might even find that you'll have extra time to work out at the Recreation center, take a walk, or rest before the next class or the job starts.
7. **Give the gift of time.** Is there a birthday or special occasion coming soon? Estimate the dollar amount needed for a gift or dinner. Ask yourself, 1) do I have it in my budget? 2) If no, what can I cut out or cut back on in order to have the money I need for this? 3) If I can't cut back, what can I do to still treat that person special with no cost? Your time is valuable – especially to your sweetie – and it's free. For example, make a coupon to give him/her saying “one free day doing what you like to do”.
8. **Share books with friends.** Borrow books from each other and return when done. Hold a book swap.

9. **Buy postage online.** It saves gasoline, as well as wear and tear on car.
10. **Open a savings account.** Check local institutions for balance maintenance fees. Establish direct deposit of any payroll checks and/or financial aid refunds. Once account is established (bank will tell you how long this takes) then you can cash checks against your account. This eliminates using high-cost check cashing and payday loan outlets.
11. **Do online banking** and save postage and gasoline to the post office. Also, you can set up payments to your creditors so they get there on time, thus avoiding those costly late-payment fees.
12. **Collect unwanted gift bags** from a gift exchange. Place new stickers over the names on old ones or remove the “to” tags for the next exchange.
13. **Send email greeting cards.**
14. **Use coupons.** Save coupons for the items you really use and not just because it looks like a good discount. Check the retailer’s web site for discount coupons. Look for the grocery store coupons in the store. Here are two online coupon sites to check [couponmom](#) and [couponspace](#). Share coupon/codes with your friends!
15. **Cook for yourself or your family frequently.** Experiment with new recipes. Enjoy savoring smells and flavors of your own hand-made meal. Think \$100 in groceries for two can last a week whereas the same \$100 could be spent on two dinners for two at a favorite restaurant.
16. **Furnish an apartment** through Craigslist.org, by garage-sale shopping, or by raiding your parents’ attic (be sure to ask first).
17. **Plan trips according to where your friends or family live.** It’s always more interesting when exploring a new place with a friend or family member who lives there. Be sure to ask first before you show up on their doorstep! Be sure to say thank you.
18. **Conserve gasoline** by driving the speed limit rather than speeding. While you might reach your destination a few minutes faster, you will spend more in gasoline doing it. Also, the cost of a speeding ticket is pricey these days – usually \$100 or more – and it may raise your auto insurance rate, too.
19. **Take care of your clothes** according to the manufacturer’s instructions. Washing or drying items incorrectly may ruin the color or shrink the fabric, causing you to toss them way too soon. Mending rather than replacing the items will extend your pocketbook, too. Try swapping clothes with friends. Old duds may look new on you!
20. **Air dry clothes rather than use a dryer.** Most coin-operated dryers cost \$1.00 for a 30-minute spin. Hang up the clothes that would likely dry in a reasonable amount of time (1-2 hours). Dry the rest in the dryer.
21. **Shop for “new” clothes** at the neighborhood Goodwill Store. If you are label-conscious, you can get some really good brand clothes, slightly used, for so much less.

22. **Shop department store sales.** For goodness sakes, don't ever pay full retail price for any piece of clothing. There's always a sale somewhere!
23. **Buy in bulk and split among friends.** UTSA is close to Costco and Sams warehouses; assemble some friends and shop as a group. One person will need to be a member though and currently it is from \$35 - \$50 annual fee.
24. **Stop smoking.** Take the \$40 or more that you spent for a carton of cigarettes and put it in a savings account. (This can also apply to other habits that you have that cost money☺.)



Additionally, FOR COLLEGE STUDENTS:

25. **Check out movies from the UTSA library.** You can also go to your local branch library and check out DVDs. Be sure to check on what it takes to become a member. You can actually search the library catalog and place your selection on hold. Do remember to return it on time or you will pay a fee.
26. **Share rides.** If you have the opportunity to move, live close to the school campus. Walking saves gasoline, the environment, and helps to firm those thighs and shed pounds. If it's a bit too far for walking, take the campus shuttles or the VIA bus.
27. **Consider bicycling to campus,** if you're close enough to campus and you feel safe enough. You can avoid parking waits, fees, and fines and get much closer to your classes.
28. **Buy used or rent textbooks for school.** Check first at the UTSA Library if there is an online version of the required text. Shop around to see if the required textbook has been in circulation and bookstores have used books for sale. **Consider renting** a textbook that you don't intend to keep for reference or for building a library on your major. Check with your friends who may have taken the course and have the book to sell, swap, or borrow. Check with your friends concerning their experiences renting books through online outlets. Always, always compare prices, terms, and conditions before you buy or rent. *The UTSA Bookstore uses this web site for rentals:* [RENT-A-TEXT](#).
29. **Save your textbook and course materials receipts for a 2009 tax credit.** Under the American Recovery and Reinvestment Act's (ARRA) newly created [American Opportunity Tax Credit](#), textbook and other course material expenses – along with tuition and fees incurred in 2009 through 2012 not covered by scholarships or grants – may be claimed as a tax credit on that year's tax return! *You must keep a record of your expenses to be eligible!!* For more information, go to www.textbookaid.org.

30. Buy a USB stick instead of a laptop computer. Use the school computers but save your work on the USB stick. Use the school's printers (check if there's a printing fee). Most computer labs stay open late hours during the semesters and the school library typically has computers. Being in the library gives you a quiet place to study, too.

31. Sign up for direct deposit of financial aid funds. It's a positive reason for having a bank account. If you don't have a bank account and need to cash the check, you might have to use a check-cashing outlet.* (UTSA Fiscal Services office does not cash checks, even ones from UTSA.)

****BEWARE!** Check-cashing outlets charge fees that are equal to as much as 400% APR (Annual Percentage Rate). This is many more times the amount you might have to pay the bank in service charges for your account. If the money is already in the bank account then you may be less tempted to spend it than having the cash in your hands.*

32. Apply early for financial aid. The government starts accepting the [FAFSA](#) as early as January 1 for the academic year starting the next fall. Even if you don't think you would qualify, file the application. There are state and institution-based grants that are not need-based; however, they are awarded on a first-come, first-served basis according to the date the FAFSA is filed.

33. Ask for a student discount. No matter where you shop, where you eat, or where you go for entertainment, always ask if the vendor gives a discount with a student ID card.

34. As a UTSA student, put money (Rowdy Dollars) onto your Roadrunner ID Card. This card can be used on the UTSA campuses to purchase food and campus retail items (in some of the copiers and snack machines, too). Using your [budget/spending plan](#), take the amount you have budgeted to spend in a month pertaining to on-campus purchases and add it to your card account. (Adjust the amount if you start this in the middle of the semester.) Remember to monitor your campus spending "in sync" with your budget.





Saving money isn't just all action. To be a good saver you need to retrain your brain.

- When you are considering buying an item, ask yourself, “Do I need this or do I want this?” A “need” is something that sustains your life and livelihood. Typically, these needs food, clothing, shelter, transportation to work or school, and medicine to sustain or improve your health.

A “want” adds to but is not necessary for those categories of need. For example, I want an iPod ---is it food? No. Is it clothing? No. Is it transportation? No. Is it medicine or something to improve my health? No. So an iPod is a true “want” and not a “need”.

You should always put needs before wants when making a financial decision. It takes practice to go through a “needs vs. wants” mental exercise as described above.

- Try not to spend a single cent for a week. Before you leave your home to buy something or seek entertainment, think about how you can do accomplish what you want without spending money. For example, eat what you have in the freezer and pantry; invite friends over for a pot-luck dinner. Play cards, take a walk, watch one of those old DVDs you bought months ago, or swim at the free neighborhood pool.
 - Practicing this type of mental exercise will go a long way toward reshaping your ideas about the necessity of expenses.
- Before making any purchase, make yourself wait one week before you actually buy it. It's called “buyer's remorse”. You thought you needed or wanted it, bought it, and later wondered why the heck you did what you did! See some great examples at spendster.org.
- Ask for assistance. Everyone needs a little help sometimes. Based on need/income/family circumstances, students may be eligible for things like food stamps, utility assistance, childcare, or other public services. **Check into the resources of the City of [San Antonio Community Initiatives](#).**

The [San Antonio Food Bank](#) will assist individuals needing to apply for food stamps. Contact the San Antonio Food Bank at (210) 337-3663 or (800) 246-9121.

Money management isn't just about planning and saving; it's also about giving. Some say givers are happier than hoarders and may even live longer.

Think on that!!