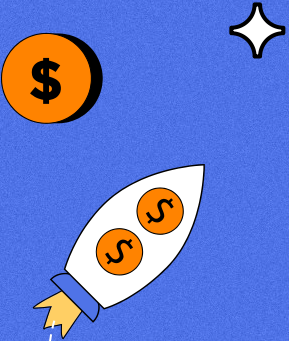




How To Financially Make it Through College

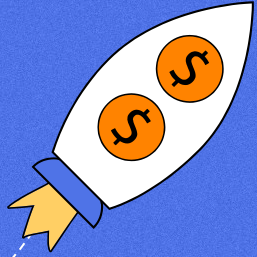
By: Evan M, Carrie F, Alexi L, Courtney M,
Guadalupe Z, Natally M, Rene H, Shane C



There are many costs to consider when planning for college.

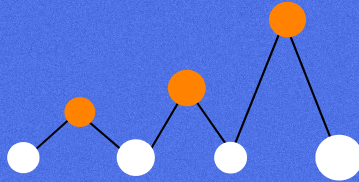
With an idea of what costs to expect, and a few suggestions to help save on those costs, we hope we can help college students plan accordingly.





“Saving money is not about depriving yourself of the things you want, but rather empowering yourself to have the things you truly value”

Shane Cromer





A budget Proposal



A sample budget

Possible Monthly Income

Income for Part-time job: \$1,000

Tuition and Fees:

Vary each year but maybe 3500 -4000

Housing

On-campus housing range from 8,000 to 11,000 per academic year.

Average off campus housing can range from 600 to 1200 a month,

Food and Groceries

CSUMB offers various meal plans that range from \$2,500 to 3,800 per academic year, depending on the number of meals per week.

Transportation

If you have a car, consider gas costs, insurance, parking fees, and maintenance. This could range \$150 to 400 per month.

Textbooks

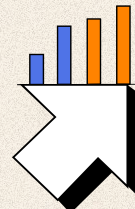
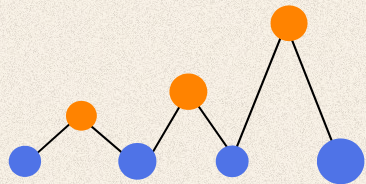
\$500 - \$800 per academic year for required course materials and supplies.

Entertainment and personal expenses

Estimated \$200 to \$300 per month for clothing entertainment and miscellaneous expenses.

Monthly Saving

Emergency Fund





Tips to Save Money



01

Scholarships and Grants

02

Food Expenses

03

Transportation

04





Discounts

05

Textbooks

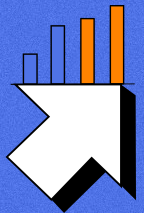
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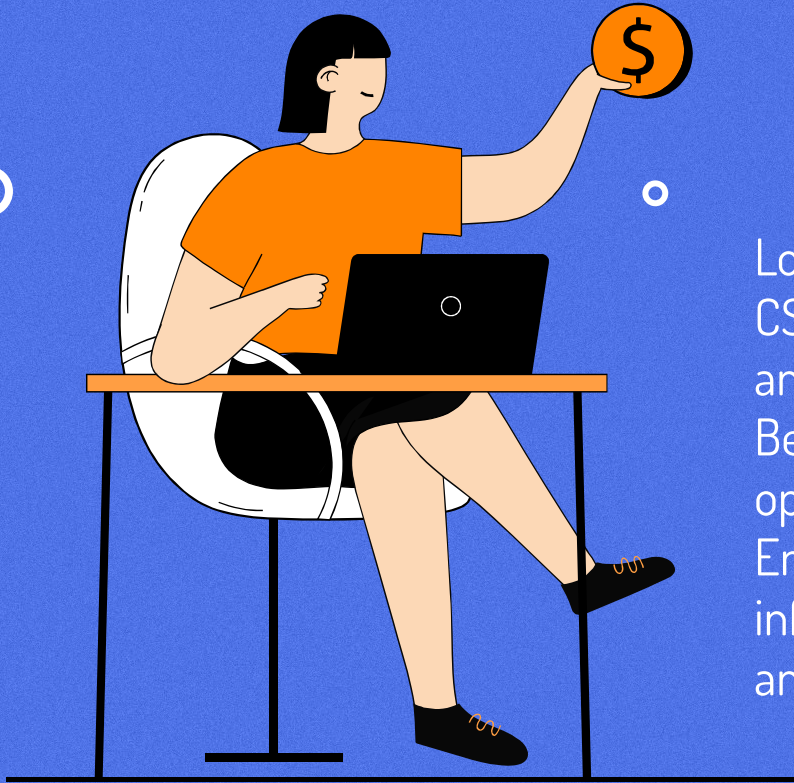
Unnecessary Expenses





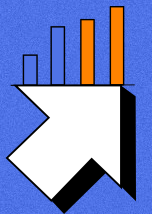
As a College Student there are several ways that you can save money





Scholarships and Grants

Look for scholarships and grants. CSUMB offers a range of scholarships and grants for students. Be sure to explore all the available options to help cover the cost of tuition. Ensure you fill out your FAFSA information, to see what scholarships and grants you may qualify for.

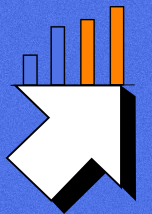




Food Expenses

Cook meals at home. Eating out can be expensive and cost can add up quick. Try to cook meals at home as much as possible.

Plan out meals in advance and shop for groceries at a budget-friendly stores like Trader Joe's or Grocery Outlet.





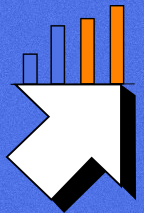
Consider using public transportation

CSUMB offers free shuttle services and local buses can be affordable when compared to owning a car/gas.



Take advantage of school amenities

A lot of schools offer free access to gyms, counseling services, tutoring, health centers and many more. You pay a fee for these amenities so it's important to utilize them instead of paying extra for these services elsewhere.





Take advantage of student discounts

Many local businesses offer student discounts. Be sure to bring your student ID with you when you shop or eat out.



Save of Textbooks.

Textbooks can be a major expense.
There are ways to save on textbooks by

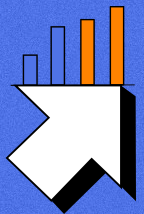
- 1) Renting textbooks
- 2) Buying used textbooks
- 3) Finding the pdf online
- 4) Using the e-book





Avoid unnecessary expenses.

Limit spending on non-essentials items like clothing, electronics and entertainment. Stick to a budget and prioritize your expenses to ensure that you're making the most of your money.

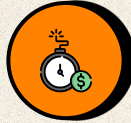


Financial tips summed up!



Scholarships & grants

Look on CSUMB website!



Food

expenses
Cooking meals is key!



Transportation

Use free shuttle services!



School Amenities

Utilize your free amenities!



Student Discounts

Always keep your CSUMB ID card on hand!



Save on textbooks

Rent, buy used, find pdf, use e book!



Avoid unnecessary expenses

Stick to a budget, limit spending on extra items!

Thanks!

Do you have any questions?

By: Evan M, Carrie F, Alexi L, Courtney M, Guadalupe Z, Natally M, Rene H, Shane C

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