

## Paying for Post-Secondary MONEY-SAVING TIPS

1. It's always better to **OVERESTIMATE** your costs rather than underestimate them. You never know when prices for necessities will increase or when unexpected costs may arise.
2. Grocery shop with a list and stick with it so you don't buy expensive impulse items that may throw off your budget. Whenever possible try to buy in bulk. Remember it's usually cheaper in the long run if you buy more in the short term.
3. Get your Bus Pass as early as possible so you can take full advantage of the savings involved. At most schools every student is eligible for a student buss pass which gives you a substantial discount on the cost of using the public transit system.
4. The Student Service Society at most universities offers some type of **FREE** student discount card that will entitle you to small discounts (usually 10%) on everything from food to oil changes at selected locations. Every little bit helps!
5. Looking for cheap entertainment? Join a club! There are a wide range of clubs covering a variety of interests ranging from movies to sports to writing poetry. Clubs are usually a fairly inexpensive way for you to find things to do when you're not studying and a great way to make friends!
6. If you need a long distance telephone plan, definitely shop around to compare rates. If you are unhappy with your current provider's service or rates, don't be afraid to let them know about it. You may even get a cheaper rate that way.
7. Instead of buying an agenda or organizer, get a free student agenda from the Student Union or Student Society. Get yours while they last and save a few bucks.
8. Instead of buying a membership at your local gym, why not use the gym at your university or college? It's usually already built into your school fees.
9. Buying lunches on campus can become very expensive very quickly. So, try to brown bag your lunch as much as possible. If you're always rushed in the morning, try packing your lunch the night before.
10. Try to buy **USED TEXTBOOKS**. Usually, you'll save at least 20% off the cost of buying new. Most universities and colleges have a second-hand bookstore but you can also try searching online or searching the bulletin boards around campus for students who are selling their books. If you really want to save money, you may find a copy of the course textbook at the Library. Be forewarned: If your professor puts the book on reserve, you'll only be able to sign out the book for a short period of time or even be limited to in-library use only.
11. Don't play around when it comes to your studies. Pass your courses the first time around. Repeating a course is not only an academic burden, but a financial one too! Remember how much your course costs per unit!!
12. **MAKE A BUDGET AND STICK TO IT!**