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Saving Money Tips for College Students

Posted January 28, 2013 at 4:59 pm by [Skyla Luckey](#)

Many of us students seek more income or better ways to save money.

Some of us might have to wait until after we graduate with our bachelor's to generate the kind of income we desire.

However, while we work towards our educational goals, there are a ton of ways we can save money on and off-campus. We can learn how to budget by keeping an eye on our spending.

As college students, many of us like to try new restaurants and hang out with friends at our favorite dining places.

It's all fun and games until your debit card balance reads close to zero or wallet has only \$2 in it until next payday. I've found that food costs take more money than I'd like out of my account.

Budget Plans

I lived in downtown St. Petersburg when I transferred to USF St. Petersburg in January 2012 so I frequently spent money on dining out and daily coffee purchases. Going out became a bad habit because I spent more money than I saved and didn't have any kind of budget plan.

After I made the decision to stop blowing money, I developed a budget plan that worked for me and want to offer tips to you so that more money can be in your account while you experience college life at USFSP.

The biggest thing I've done that's helped me save money is cooking at home. And, it's fun with a roommate. My roommate and I split the grocery costs and plan our weekly meals out on Sundays. Two out of the seven days, we generally eat leftovers. This has saved me \$300 monthly. We share budget plan ideas also.

St. Petersburg offers a variety of dining options and there are many restaurants with lunch or dinner specials. There are deals out there that will fit your budget plan. When I dine out, which is hardly ever since I like watching my savings account grow, I go to a restaurant with inexpensively priced specials.

Bye, Bye Coffee and Hello, Coupons!

Cutting back on daily coffee purchases has helped save more money. I make my own coffee from my kitchen and put it in a traveler's mug and take it to work or school. It tastes just the

same as coffee purchased from a coffee chain. The only difference is more money in my savings account and a great budget plan.

I take advantage of coupons from newspapers, grocery stores and online to help save money. Groupon and www.valpak.com are two of my favorite websites where I have found coupons and good deals from leisure activities to automotive repairs. Shop around online and see which ones work best for you. Budget, budget and save more money.

If you plan to live in a residence hall then you're in luck with saving money on food costs because USFSP offers meal plans to meet your dining needs. [Check out the meal plans offered.](#) But I still advise creating a budget plan for yourself.

At USFSP, we don't always have to spend money to have fun on the weekends. There are a lot of fun free things to do on and off campus. I have a list of my favorite free activities on my Ipad. One of my favorite free off campus activities is to meditate at [Northshore Park](#). You could make your own list once you've explored the campus and the city of St. Petersburg.



Budget Plans & Saving Money at USFSP. Photo by: Skylia Luckey

About the blogger



Skyla Luckey is a senior whose major is mass communications and her expected graduation date is December 2013. Skyla has worked in Tampa as a traffic reporter for two years. She reports traffic incidents in the mornings and afternoons Mon-Fri on WILD 94.1, the Bay's Party Station.