

# Best Budgeting Practices

## CREATE A BUDGET

- You can use an app or pen and paper — it doesn't have to be fancy. See the chart below.

## APPLY FOR SCHOLARSHIPS!

- Check out our Scholarship Resource Center for help on applying for and finding scholarships. Visit [uwec.ly/src](http://uwec.ly/src), or email the Scholarship Resource Center at [src@uwec.edu](mailto:src@uwec.edu).
- HOT TIP:** Apply for 2 scholarships every week.

## MINIMIZE CREDIT CARD USE

- Credit cards can be used in a smart way — don't fall into a hole you can't get out of.
- HOT TIP:** If you use a credit card, pay off your balance every month.

## LOOK FOR STUDENT DISCOUNTS

- YES!** You can get a discount at local retailers just for being a student. To find some local options go to: [volumeone.org](http://volumeone.org) search for student discounts.
- Online retailers also participate — there are many options out there. Search for student discounts to see what may be available.
- Take advantage of university life — there are so many opportunities right on campus.

## TAKE ADVANTAGE OF STUDENT EMPLOYMENT OPPORTUNITIES

- Campus employment leads to increased career readiness and helps students learn how to balance work, school and life.
- You may have been awarded Federal Work-Study as part of your Financial Aid package which means you can apply for Federal Work-Study positions on campus.
- No Federal Work-Study? No problem! Look for positions that do not require a Federal Work-Study award.
- You can search for on-campus employment via Handshake: [uwec.joinhandshake.com](http://uwec.joinhandshake.com)

## MAXIMIZE YOUR TIME ON CAMPUS

- Take advantage of the credit plateau at UW-Eau Claire. This means you can take 12-18 credits and pay the same price.
- Consider the "15 to finish" plan which means you'll take 15 credits each semester to finish your degree on time.
- 15 credits per term may not always work for your schedule. Consider taking a class during the Winterim and/or Summer Term.

## THINK LONG TERM

- Being financially smart now will help you in the long run.
- Live like a college student now so you don't have to later.

Income	Amount
<i>Financial Aid, Job earnings, etc.</i>	
Expenses	Amount
<i>Tuition, Housing, Food, Phone Bill, etc.</i>	
TOTAL INCOME	TOTAL EXPENSES