

Tips for living on a college budget

by Radosav 'Backo' Babic
Business Editor

Whether you are a returning student, a transfer, or fresh out of high school, one of the biggest challenges you will face throughout your college life, and life in general, is budgeting. For someone who is away from home for the first time, or couldn't wait for the summer to be over so you could live on your own again, financing is becoming a part of your personal daily life.

You don't necessarily have to be a business major in order to do well with your personal financing. However, you must be a good planner and stay true to your plans.

The first step is to be aware of how much money there is to be spent per month. Whether that is the money you made by working over the summer or are currently making, the money your parents are sending you, or simply the money you are taking from your credit card, there should be a limit to spending. Therefore, knowing the amount available is one of the most important things.

Secondly, it is time to set your priorities. This could become somewhat problematic. What are the things a college student could be spending the money on? Those are usually gas, car insurance, cell-phone bill,

entertainment, shopping, food...and could be many others. Depending on how much



money you are capable of spending per month, you need to start from the most basic ones. Note the difference between needs and wants.

If you happen to have a car, try not to use it as frequently as you do now. Take a walk to class, the gym, or Ingles. If 4 or 5 of you are making a trip to Asheville or someplace else, take just one car. Not only will you save up money but will also follow this school year's theme, which is SUSTAINABILITY: AWARENESS TO ACTION!!!

If you have a cell phone and like to talk,

talk during nights and weekends. In case you like to text, it is better to add unlimited texting (\$5-10) than to add an extra \$50 to your phone bill each month.

If you like to party and are over 21, pick out a cheaper beer or any other alcoholic beverage.

Like to eat? Take a full advantage of the cafeteria first and then go out! Want some new things? Put it on your Christmas list and don't spend your own money on it!

However, after setting the priorities, the things become really challenging. It's easier said than done, as always. Being aware of the amount that is to be spent per month and setting up the priorities are way easier than following them.

We are all often tempted to spend money on the thing we don't really need, but that's actually the whole joy of spending money sometimes, especially for college students. Try to follow the plan you have made for yourself and the personal financing won't be just one more issue you will face with during the rest of your college career.

And in the end...even if you happen to spend more than you really should: no worries and enjoy life...it's too short anyhow for us to be losing our nerves over "little" things like that.

SGA Beat

At the first meeting of the year, your Student Government Association discussed their plans for the year, the successful projects completed over the summer, and also introduced the new structure of SGA and SGA committees, as constructed by last year's constitutional amendments. Also, the SGA trip to Washington D.C. was discussed, along with its importance to this year's Executive Board. Finally, nominations were opened for all three Freshman Senate positions, the position of Junior Class Secretary, and the Executive Board Vice President position. Nominations will be open for the next 2 weeks, culminating with elections beginning on September 23. The next meeting will be held on Wednesday, September 10, at 8 P.M. in MG 125.