

## Checklist Guide to Money During College

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### Before the Semester Starts

	<b>Calculate how much your college education will cost.</b> Look up how much each semester will cost until graduation include everything, tuition, books, fees, housing, food, and anything else you can think of.
	<b>Apply for financial aid.</b> <a href="#">Apply for FAFSA</a> and other scholarships. Many people don't think they qualify for grants or low-interest government loans when they do. The sooner you apply the better!
	<b>Look at income and other expenses.</b> What will your source(s) of income be during the semester? What are you spending money on, other than school? Figure out what you will do to help ease costs.
	<b>If you can't pay all at once, set up a payment plan.</b> This will give you time to see how you will pay and ensure you aren't dropped from your classes.
	<b>Save for an Emergency Fund.</b> It doesn't have to be big. For college students, having \$200 in a savings account can make all the difference. Just in case something happens, (car breakdown, unexpected fees, etc.) you'll have some money to fall back on.

### During the Semester

	<b>Get good grades, that's your job.</b> Remember that a LOT of scholarships are dependent on your GPA. You will want to make time to study and get good grades.
	<b>Set up something that helps you earn a little cash.</b> Whether it's a part-time job, a side hustle, selling things online, find something that will make you some cash. This will help pay the bills and give you freedom.
	<b>Network with everyone.</b> College is a great opportunity to connect with some of the best minds in your field. Working on projects with your professors and attending workshops and events are all great opportunities. Work hard to establish yourself.
	<b>Set up a fun budget.</b> College can be enjoyed, not just endured. Have a small

	amount of money that is your “guilt-free fun money.” But once that money is spent, it’s spent.
	<b>Save evidence of good work.</b> This will be helpful as you build resumes and apply for jobs or graduate school. Save well-graded papers and projects and when you ask professors for recommendations, you will have something to back you up.

### After the Summers

	<b>Apply for scholarships.</b> It’s money just for you. Don’t waste time on the big ‘no-essay’ scams that everyone is after. <b>WRITE A GOOD ESSAY</b> , write out some stories and experiences, and start looking around for local scholarships and for scholarships specific to your major, school, personal details, and history.
	<b>Set up health insurance.</b> Stay on your parents’ plan, get it through work, find a low-cost plan, but make sure you have something. People get sick, accidents happen, and medical bills bankrupt people.
	<b>Get Experience.</b> This can be a job, an internship, or study abroad experience. This is an excellent time to boost your resume and develop the skills that employers are after. Decide what to do and how you will get there.
	<b>Keep tracking your expenses.</b> Since you’re not in school, your expenses during the summer can be vastly different. <b>This will likely show how you will spend money after you graduate.</b> See what habits you have and what can change.
	<b>Build your emergency fund even more.</b> Whatever you think life will cost, it will cost more. Slip more into your emergency fund whenever you can. This will give you peace of mind and give you the freedom to leave a bad job, take care of yourself and people you love, and have amazing experiences.

### SET AN APPOINTMENT WITH FINANCIAL WELLNESS TODAY!

435-865-8436  
435-708-1952  
ashleighzimmerman@suu.edu  
financialwellness@suu.edu  
suu.edu/financialwellness

201 C Vice President's Office  
Sharwan Smith Student Center  
351 University Blvd  
Cedar City, UT 84720