

On a Budget? Top 10 Ways to Save Money at College 4



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Most every student wants to get the most bang for the buck at college. And who can blame them? With the price of college running at more than double the rate of inflation, every dollar counts. And it's not just the standing costs – tuition and fees, and room and board – it's the recurring day-to-day costs that can leave a hole in your pocket. No worries. You'll save real money if you follow our top 10 tips:

1. Think about flying the coop. Many students who start college living in the dorms wind up finishing college living in the dorms. But in many cases, dorms are overpriced and tether you to a meal plan that also could be overpriced. By your second, and surely third year you should be considering other living arrangements: apartments, fraternities and sororities, special interest housing arrangements, and other locally-available alternatives. Not only can you save a bundle, you can customize your living arrangement to the way you want it.

2. Tame the costs of books. With the average student spending over \$600 a semester on textbooks, this is a natural place to trim your expenses. Many colleges have made it easy, too. Professors are required to post reading lists months in advance of the start of classes, and alternative buying arrangements are often available on the college-bookstore- or course webpage. Things to consider: do you want new or used, do you want print or e-, do you need the current edition or will the previous one do just fine, do you want to own the book or would a semester-long rental be adequate? Figure out what's best for each course you're taking and you can save hundreds of dollars a year.

3. Buy academic-priced software. If you're wedded to Microsoft Office (which includes Word, Excel, PowerPoint, and a number of other programs), you'll be pleased to learn that Microsoft offers a special discount for college students: 4 years of "cloud-based" Office for about \$20 a year (click [here](#), you need your campus e-mail address to order). For those watching their pennies, Apache's [OpenOffice](#) and the open source [LibreOffice](#), are downloadable for 100% free (can't beat that). If you're expecting to do heavy graphics, search for Adobe Creative Suite at a student price (search the web or check your campus computer store – they're likely to know about this and other student-priced software).

4. Get a cheaper device. Many students starting college lunge at the most expensive devices possible: a fancy, full-sized tablet or one of the new, and expensive, Ultrabook notebooks. In many cases, though, you can make do with much less: a mini tablet, a less powerful (and less expensive) notebook, or sometimes a mere e-reader. One notebook we especially like (compact, good processor, long battery life) is the Asus Vivo Book X202E (or S200E)—make sure you get the 3rd generation Intel chip; in tablets, the [Microsoft Surface 10.6" 32GB is an especially good deal](#) right now.

5. Get some apps. If you're one of the 100-million or so people worldwide who own an iPhone, you'll want to get some apps especially tailored to college (most of them will set you back a buck or two or three). Some we like include: •*iStudiezPro* (organizing your schedule) •*PocketList* (to-do lists) •*EverNote* (notetaking) •*Wikipanion* (Wikipedia) •*MentalCase* and *FlashCard++* (flashcards) •*Chegg* (study help) •*Graphing Calculator* (just like the handheld model, and includes screenshots) •*The Chemical Touch* (periodic table) •*Instapaper* (stores web pages) •*iTranslator* (translations for your language courses) •*Dictionary.com* (lots of words you don't know) •*BlackboardLearn* (hooks up with your school's course management and grade reporting system) •*My GPACalculator* (includes "what if" scenarios so you can fantasize about getting an A in that killer statistics course).

6. Take advantage of e-services. Try eBay for just about any merchandise (some sites often offers special shipping **discounts for students**); Priceline, Hotwire, and Fly.com for airline tickets; Netflix for movies; and Pandora for music.

- **Extra Pointer. Skip a trip.** Travel, especially airline travel, can be very expensive, especially if you want to travel at peak times. If you're a little short on cash – and don't have terribly magnanimous parents – consider foregoing the trip home for Thanksgiving. You'll see your parents in just three weeks for Christmas, so save your \$500 and tell your parents to freeze the pumpkin pie.

7. Check your car insurance. Especially if you live in a big, freeway-laden city, car insurance can be super-expensive. Try to stay under your parent's policy, if you're of appropriate age. If not, ask your insurance agent for "Student" or "Good Grades" Discount (that is, assuming you have good grades). Also, if you're only driving a few miles per day, make sure your policy is rating as "pleasure" driving; your rate will be cheaper.

- **On the Web.** Be sure to check out web-based insurance companies, for example, 21st Century, Geico, and USAA (if you have a military background). They're likely to be cheaper than in-person agents.

8. Use the facilities. No, not *those* facilities. We're thinking about the recreational and academic services you paid for as part of your student fees: Olympic-sized swimming pools, Apple-endowed computer labs – not to mention the free tutoring service, writing center, and math lab. And, if you're not feeling up to par, or college isn't turning out to be quite as happy as you expected, be sure to check out the university health service or counseling center. You've already paid for them, too.

9. Travel on their dime. Wanna see the world? Consider the study abroad program. Many colleges have special scholarships or stipends to enable students to do research abroad or to take courses at "sister" universities. This can be a wonderful opportunity to improve your language skills, to do research in countries where the materials to be studied actually exist, and to take courses at colleges where they actually specialize in what you're interested in.

10. Drop early. Many students procrastinate about everything, including dropping a course they know they're doing bad in and will never finish. At schools at which you're paying by the course (or credit hour), you'll get a much bigger refund if you drop in an early week of the semester. So bail, and save.

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