



CREATE A BUDGET

Develop a budget that outlines your income and expenses. Track your spending and adjust your budget as needed.



SAVE

Set aside a small amount of money each month for emergencies, and separately plan for the future with a high-yield savings account or investments.



SHOP SMART

Look for discounts, sales, and coupons before making purchases. Small purchases add up to big savings.



UNDERSTAND FINANCIAL AID

Familiarize yourself with aid types: grants, scholarships, work-study, and loans.



CREDIT

Use credit cards wisely by paying the balance in full each month. Learn more about credit score calculation and how to build your credit.