

# MONEY MANAGEMENT



## 101 For The College Undergrad: Tools And Tips To Help College Students Save On Everyday Expenses

(NAPSA)—One of the trickiest trades for college undergrads is personal finance. Many students are managing their own money for the first time, making it easy to overspend. With the help of some simple tools, any college student can save that hard-earned summer job cash for the fun stuff throughout the year. Though cell phone bills can run up fast when students move away from home, many are turning to programs such as Skype in order to pinch pennies.

Since Skype works on many cell phones, including 3G smartphones from Verizon Wireless, anyone can make free Skype-to-Skype calls. According to Skype spokesperson Brianna Reynaud, “Skype mobile™ for Verizon Wireless smartphones delivers a wonderful, integrated and always-on experience, letting you spend more time laughing with friends and less time in front of a computer.”

Skype can also be used to make cost-effective international calls, with subscriptions starting at \$2.99 a month. Studying abroad this spring? The Unlimited World plan costs just \$13.99/month for



**From using smartphones with subscription plans to making inexpensive calls over the Internet and eating in, college students have lots of options for cutting costs.**

calls to landlines (and some mobiles) in more than 40 countries worldwide.

Traveling to visit friends back home or at another university can eat up precious savings. Rather than spend a chunk of change traveling to visit, video calls are the next best thing to being there. By investing in a compact HD webcam solution like the FREETALK® Everyman HD (\$59.50), students can make free face-to-face video calls from anywhere on or off campus.

Add a FREETALK Wireless headset (\$68.00) for high-quality audio—even several feet from a computer—to virtually visit as often and as long as desired for less than the cost of a round-trip bus ticket.

Another unexpected consumption of a student’s budget is coffee. Even a once-a-day latte habit can add up to more than \$1,000 during the school year. Buying a coffeemaker (less than \$50), ground coffee and milk can save scholars hundreds of dollars annually.

While coffee runs can be costly, late-night snacking is another financial pitfall that can eat up cash. Instead of snacking at a campus café, purchase a mini-fridge for about \$100 and stock it with healthy snacks to save some money. Students can buy easy dorm-room food, such as bread, peanut butter and jelly, while they are already at the grocery store buying their coffee!

With a little advance planning and smart investments, the average college student can survive the year without overdrawing his or her bank account.