CREATE A BUDGET
• You can use an app or pen and paper — it doesn’t have to be fancy. See the chart below.

APPLY FOR SCHOLARSHIPS!
• Check out our Scholarship Resource Center for help on applying for and finding scholarships. Visit uwec.ly/src, or email the Scholarship Resource Center at src@uwec.edu.
• HOT TIP: Apply for 2 scholarships every week.

MINIMIZE CREDIT CARD USE
• Credit cards can be used in a smart way — don’t fall into a hole you can’t get out of.
• HOT TIP: If you use a credit card, pay off your balance every month.

LOOK FOR STUDENT DISCOUNTS
• YES! You can get a discount at local retailers just for being a student. To find some local options go to: volumeone.org/search for student discounts.
• Online retailers also participate — there are many options out there. Search for student discounts to see what may be available.
• Take advantage of university life — there are so many opportunities right on campus.

TAKE ADVANTAGE OF STUDENT EMPLOYMENT OPPORTUNITIES
• Campus employment leads to increased career readiness and helps students learn how to balance work, school and life.
• You may have been awarded Federal Work-Study as part of your Financial Aid package which means you can apply for Federal Work-Study positions on campus.
• No Federal Work-Study? No problem! Look for positions that do not require a Federal Work-Study award.
• You can search for on-campus employment via Handshake: uwec.joinhandshake.com

MAXIMIZE YOUR TIME ON CAMPUS
• Take advantage of the credit plateau at UW-Eau Claire. This means you can take 12-18 credits and pay the same price.
• Consider the “15 to finish” plan which means you’ll take 15 credits each semester to finish your degree on time.
• 15 credits per term may not always work for your schedule. Consider taking a class during the Winterim and/or Summer Term.

THINK LONG TERM
• Being financially smart now will help you in the long run.
• Live like a college student now so you don’t have to later.

### Income
<table>
<thead>
<tr>
<th>Financial Aid, Job earnings, etc.</th>
<th>Amount</th>
</tr>
</thead>
</table>

### Expenses
<table>
<thead>
<tr>
<th>Tuition, Housing, Food, Phone Bill, etc.</th>
<th>Amount</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>TOTAL INCOME</th>
<th>TOTAL EXPENSES</th>
</tr>
</thead>
</table>