

1. DChange your mentality around your purchases, don't impulse buy
2. Use coupons and discount codes that you get in the mail/email
3. Set up a fundraising campaign like GoFundMe for family and friends
4. Move home to save money, or take on an extra roommate
5. Find seasonal odd jobs- shoveling snow, mowing yards
6. Take advantage of free activities and events on campus
7. Cancel or downgrade memberships/subscriptions that you can live without
8. Give up buying coffee (or another vice) for 3 months
9. Sell your gently used clothing
10. Save your spare change in a container
11. Open an online savings account
12. Ask for cash instead of presents at holidays and birthdays
13. Save any tax refund or stimulus you might get
14. Buy things secondhand – think Goodwill
15. Join a local online “Buy Nothing” group where you can give things away you don't need, and get items you need
16. Find a neighborhood having a garage sale in the summer and sell your unused items
17. Get rid of your parking pass and carpool, walk or bike to campus
18. Cook at home and pack lunch. Pack snacks too so you aren't tempted to buy stuff
19. Limit or eliminate eating out
20. Add a side hustle – deliver groceries or food, pet or house sit
21. Get rid of cable tv
22. Don't go to the grocery when you are hungry. Make a list so you don't impulse buy
23. Shop at cheaper stores and buy generic brands – shop places like Aldi, Walmart
24. Eat less meat...it is more expensive
25. Drink water rather than buying canned drinks
26. Make your own coffee/tea at home and don't buy at a shop
27. Borrow clothes from friends for special events
28. Cancel gym membership, exercise outside or use campus facilities
29. Pay your bills on time to avoid late fees
30. Make your own presents or offer a service you can provide to a friend or family instead of buying expensive gifts – ‘coupons’ like you did when you were younger. Cook dinner for a friend, offer to clean their apartment, walk their dog for a week, etc
31. Set up your bank account to automatically move money from checking to savings on a certain day each month. It can be very little, but will add up if you leave it alone
32. Skip spring break with friends. Use that time to pick up extra shifts at your job
33. If you go out with friends for drinks, choose not to drink alcohol, or limit yourself to one drink that is on special
34. Stop smoking if you smoke or vape
35. If you get your nails done, go natural
36. Get fewer haircuts and/or color
37. Don't waste leftover food
38. Turn your lights off, heat down and air conditioning off to save on your utility bill
39. Look online for coupons like Groupon before you decide where to eat or what activity to do. You may find a huge discount
40. Ask if friends or family if have any unused airline miles they would willingly transfer to you for your use, or luggage you can borrow
41. If you use a credit card make sure it has a cash back option
42. Always ask businesses around the campus if they offer a student discount This can even be for things like car repairs
43. Go to your regular doctor and dentist appointments to catch things before they become expensive conditions
44. Always ask the pharmacy if there is a cheaper generic option for any medicine you take. Ask the doctor, dentist, dermatologist for any samples they can provide
45. If you are crafty, set up an Etsy store to sell items you create
46. Sign up with a temp agency to do temp work when you have time
47. Substitute teach in a local elementary or high school during the school year
48. Work hard and ask for a raise at your job
49. If you are thinking of getting a pet soon, wait until after you study abroad. They are expensive
50. Check with the med school to see if there are any research studies you are interested in and eligible for that pay money