

Introduction: Being a student is an expensive experience, and being unprepared can leave financially struggling at the end of the semester. Here you will find a series of budgeting tips to help you save money through-out the semester. As a note, this list is meant to work in tandem with the **Student Budgeting Calculator Tool**. Thus, the tips here are meant to be used in tandem with the expenses on said tool. We all live different lifestyles, so some tips may not apply to you, this is simply a generalized list.

Tips for Initial Expenses:

- **Tuition:**
 - Tuition is an expense you will have to figure out, however, if you need help paying for it, make sure to apply for scholarships. There are a multitude offered by HSU before each semester, and you can apply for them through a tab on the MyHumboldt webpage.
- **Books:**
 - Buy older editions of books when you can. Most professors allow students to purchase an older edition of their textbooks, which often sell for a fraction of the price.
 - Rent your books. Renting allows you to have the textbook for the semester you need it, and will usually run you about the same cost as buying an older edition book. Anywhere you can buy books will usually also allow you to rent, including: the school's bookstore, Amazon, and especially Chegg.
 - Find virtual copies of the book. Most e-commerce sites that sell textbooks often have virtual copies available. This is not only cheaper, but allows you to access the book from multiple devices.
 - Many professors often put a copy or two of the textbook on reserve at the library. Simply ask the librarian if it is available and then you will have access to that book for a limited time.
- **School Supplies:**
 - Make sure to read your syllabi for classes ahead of time. Professors often lay out necessary supplies there. This allows you to avoid unnecessary or excessive purchases.
- **Living Expenses:**
 - The dorms are affordable compared to most housing in the Humboldt Area, and even come pre-furnished. However, be careful, past your freshman year, dorm housing is not guaranteed.
 - If you are living off campus, having roommates can be extremely beneficial. This cuts down on rent, and depending on your comfortability level, you can even share bulk expenses like toilet paper and milk.

- When it comes to furnishing, try to buy used goods. Humboldt has an abundance of thrift stores, and after each semester, graduating seniors often donate furniture to these stores.
 - Same thing applies for items like vacuum cleaners and microwaves. Just make sure it is functional and clean.
- **Non-Local Travel Expenses:**
 - If you plan to fly back home for any scheduled breaks, make sure to purchase tickets ahead of time. Humboldt has limited air travel, and everyone tends to travel when it comes to breaks. The more you wait, the harder it is to find tickets.
 - The same tip applies if you plan to travel by Greyhound bus, which also often offers rides to students to San Francisco and Los Angeles during major breaks.
 - If you plan to travel via car, make sure to keep up with maintenance on your car. It is better to catch a repair early on, then to deal with expensive damage. Especially if you are travelling far, since this puts strain on your vehicle.

Tips for Monthly Expenses:

- **Living Expenses:**
 - The tips here are the same in the Initial Expenses. Applying for scholarships can land you extra money to afford your rent; and having roommates helps split up the rent.
 - Many landlords will often also lower individual rent costs when you have more people occupying the premises.
- **Food/Toiletries:**
 - Try to shop at discounted stores, which often supply similar, if not the same, products as normal retailers. This includes Grocery Outlet in both Eureka and McKinleyville, as well as WinCo Foods in Eureka.
 - Buy in bulk when possible, larger quantities of foods last you longer, and pound for pound, are cheaper than the singular-size counterparts.
 - Be wary of Costco in Eureka though. While tempting, they only offer larger sizes of foods and require a yearly paid membership. So you will need to evaluate how often and how much you purchase from there to determine if it is worth the fee.
 - Ask about discount club cards. Many grocery stores often offer a discount for free, or a small-initial fee, which will save you money in the long-run.
 - Cook when you have time. Eating out can become expensive if you are doing it too often. Cooking your own meals assures that you set your own price points, and you can prep meals for an entire week off of just a few ingredients.

- **Local Transportation:**
 - Travel by bike if possible. It is an initial investment, but maintenance is cheaper and easier than a car. Additionally, it is a rewarding exercise and environmentally friendly.
 - Travel by bus when possible. As an HSU student, a JackPass fee is included in your tuition. This allows you free bus travel on the local transit system.
 - If you are traveling via your own car, there are few things to keep in mind.
 - Only drive when necessary, gasoline is slightly more expensive in Humboldt County than in other places, and those costs build up quickly.
 - As with non-local travel, maintain your car properly to avoid unwanted damage in the long run.
 - Try to carpool with roommates or friends, this way you not only do you only split gas costs, but it also benefits the environment by having fewer cars on the road.
- **Utilities:**
 - You can save money by cutting down on unnecessary usage such as turning off lights when you are not in the room, or avoiding taking long showers to cut down water.
 - You can often purchase equipment that cuts down on utility use, including but not-limited to: low-flow toilets, low-pressure shower heads, and energy-efficient light bulbs.
- **Internet:**
 - Unfortunately, Humboldt County does not have many internet providers, mainly Suddenlink and AT&T. While this gives you few budgeting options, you can plan ahead by getting simpler packages.
 - Providers will offer multiple packages of internet bundles, so only purchase what you need. For instance, if you do not use the internet often, do not purchase an Unlimited Data Package, and if you do not watch TV, do not buy an Internet and Cable Bundle.

Additional Tips for Potential Expenses:

- **Clothing:**
 - Only purchase clothes when necessary. It is easy to fall into a fast-fashion binge, but keeping your wardrobe compact avoids unnecessary purchases.
 - Buy durable clothes. While it is a more expensive initial purchase, they will outlast cheaper artificial clothes and wont need replacing after a few uses.
 - Wash your clothes properly. Just like your car, proper maintenance avoids damage later on.

- Purchase clothes from thrift stores. They usually carry large stocks, and you'll find at least a few pieces in your size.
- **Recreation:**
 - You're in Humboldt! There are plenty of free outdoor recreational activities, such as hiking. Even activities like kayaking, which involve large purchases, don't require constant purchases for enjoyment, like buying video games or new consoles.
 - Get involved in school activities and clubs! These activities are not only paid for by the school, they are academically and socially enriching. There are one-time events, like beach clean-ups, and ongoing clubs, like HSU's **Business and Economics Club!**
- **Electronics:**
 - If you struggle with getting a computer for your schooling do not fret. The school has multiple computer labs, and the library also lends out laptops, chargers, and other necessities for limited use.
- **Savings:**
 - If you have budgeted properly for the semester, you should have some savings left-over. DON'T let this money burn a hole in your pocket! Put it in a savings account, or purchase stocks. The sooner you start investing, the more saving you will accumulate in the future.