

# Spending Your Money Plan

If you have a spending plan, you'll be able to eat, pay your bills, and decrease your financial worries!



## 1. Grocery Shopping

- Use fliers and coupons when making grocery list
- Plan menus, using sale priced items
- Grocery shop after eating a meal
- Shop once a week or every two weeks

## 2. Other Shopping

- Buy used textbooks – check the bulletin board
- When purchasing items – ask do I want it or need it?
- Put an item on hold overnight and think about it
- If you buy an item you don't need – bring it back
- Beware of sales – buy something only if you need it
- Shop at the Salvation Army – great deals can be found

## 3. Ideas

- Make monthly savings account deposits of \$10.00
- Bring your lunch – limit eating in restaurants
- Free coffee and water are available on campus
- Cook creatively to spice up plain foods
- Car pool, bike, or walk to save on gas or bus/taxi fares
- Go to matinee movies or cheap night Tuesdays
- Trade or share babysitting
- Return bottles, cans, juice boxes, etc. to depot
- Use credit cards and overdrafts wisely
- Apply for all available scholarships and bursaries
- Cell phones – use within call package limitations
- Decrease cable/satellite package
- Arrange for hydro and natural gas equal payment plans
- Cancel newspaper/magazine subscriptions – use your public and college libraries instead



For more information contact: **NWCC Student Support Services**  
**250-624-6054**

## A Basic Plan

### Monthly Income

Employment: \_\_\_\_\_  
 Assistance: \_\_\_\_\_  
 EI: \_\_\_\_\_  
 Child Support: \_\_\_\_\_  
 Child Care Subsidy: \_\_\_\_\_  
 Child Tax Benefit: \_\_\_\_\_  
 Other: \_\_\_\_\_  
**Total: \$** \_\_\_\_\_

### Monthly Expenses

Rent/Mortgage: \_\_\_\_\_  
 Food: \_\_\_\_\_  
 Transportation: \_\_\_\_\_  
 Insurance: \_\_\_\_\_  
 Child Care: \_\_\_\_\_  
 Utilities: \_\_\_\_\_  
 Hydro/Gas: \_\_\_\_\_  
 Phone/Internet: \_\_\_\_\_  
 Cable/Satellite: \_\_\_\_\_  
 Loan Payments: \_\_\_\_\_  
 Miscellaneous: \_\_\_\_\_  
**Total: \$** \_\_\_\_\_

If your income is less than expenses, consider your options:

- Find a part-time job in
  - restaurants
  - retail stores
  - casino/bars
  - housecleaning
  - newspaper
  - hotels
- Babysit on weekends
- Tutor other students
- Type student's term papers
- Have a garage sale
- Find a roommate

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