FINANCIAL WELLNESS

Tips to get as financially fit as possible, even on a student’s budget.

BUILD A BUDGET. Take some time to figure out your necessary expenditures each month, then build in room for savings, extras and fun. Not sure how to do it? Try setting up and managing your budget with an app like Mint, Wally or BillGuard.

TAKE ADVANTAGE OF STUDENT DISCOUNTS. Students have access to discounts on travel and transportation, retail stores, restaurants, museums and more. Check out the some of the Washington Square News’ favorite perks here. Always have your ID with you and don’t be afraid to ask if NYU students get a break.

BE A STRATEGIC SHOPPER. Follow the deals on Groupon, Foursquare and Amazon (e.g., used books or textbook rentals), and buy things when they’re discounted.

BUILD GOOD CREDIT. Pay your credit card bills on time every month, and pay off the balance whenever possible — or at least aim to pay more than the minimum. Read NYU’s Credit and Debt Management 101. Here are some worksheets to help you get organized.

REDUCE YOUR STUDENT LOAN DEBT THROUGH WORKSTUDY. NYU offers fellowships and workstudy opportunities on campus. Other options include peer tutoring and teaching a GRE prep course. Visit the Wasserman Center to learn more about on- and off-campus employment.

PAY STUDENT DEBT. If you are able to save a little money each month, use part of your savings towards reducing your student debt. Check out Gallatin’s Student Life and Debt Series.

NEGOTIATE ALMOST EVERYTHING. Just because something has a price tag doesn’t mean the cost isn’t negotiable. Retail or customer service representatives often work on commission, so they want you to buy something.

DON’T BE AFRAID TO ASK FOR HELP. Whether you have questions about taxes or need to cash an emergency check during spring/winter break. The Bursar’s Office and Financial Aid are here to help.

For more money management resources click here.