## AGGIELIFE

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## Show me the money

## In an effort to save money, students learn different ways to scrimp and save

By Tori Foster THE BATTALION

When the thermostat in Candice Matula's house egins to drop in the winter, it means that it is time to out on more clothes and pile on the blankets.

Many college students such as Matula are learning ways to save money and prioritize on tight budgets as

mey fight to achieve a higher education.
"To save money, my roommate, Kara, and I don't use teheater, and live in blankets," said Matula, a freshman in Aug sychology major. "In the fall and spring when it is pretyoutside, we just leave the air off and open the winlows. This cuts out a lot on costs."

arks in Matula's parents began a savings account for her aragem then she was young so she would have the opportunity ngo to college

"They have saved up just enough money to get me frough four years, so I can't be on the five- or six-year rogram, or I will have to take out a student loan," Vatula said. "All my living expenses come out of my not' that my parents have saved up, so I have to be frual because once the money is gone, it's gone."

While her parents do pay for most of her school and bing expenses, Matula works during the summer to try nd help out with the finances.

"Iwill work in the summer and put the money in savinsto help with the bills and other things that come up froughout the school year," Matula said.

For Stacey Calhoun, her second semester of college snon-stop, on-the-go as she works part-time and goes to school full-time.

"I work about 20 to 25 hours a week," said Calhoun, a freshman English major. "I know I could work more, but I still want to have a life and time to mdy. I work to pay bills and for a little spending noney. Pretty much all of my money goes toward bills

ed in the Calhoun shares an apartment with her boyfriend, who also helps with the monthly bills.

bills like electricity, Internet and credit cards," Calhoun long as I can. It is just more said. "We try and split the groceries, but he mostly buys those too. We help each other out a lot money wise; we're a good team.'

Learning how to handle money was nothing new to Calhoun when she came to college.

"My mom let me open my own checking account when I was 16, and I also got my first job )at the same time)," Calhoun said. "She told me that anything extra I wanted I had to pay for. That really helped me learn early to manage my money."

Even though Calhoun's mom is a single mother, she tries to help her daughter out whenever she can.

"She does little things like paying to get my cat fixed or sending me a check in the mail when I'm short one month," Calhoun said. "She pays my car payment and insurance, which saves me because I never could do it without her help."

Calhoun said that as soon as she can, she will try to pay her mother back.

"She has a tab on me that I really need to start paying, but she understands how hard things are sometimes, and she doesn't expect me to pay her back right away," Calhoun said.

Learning to live on a budget was not something Michael McCullough gradually learned to do when he came to college.

"I lived in an apartment by myself my fresh man year, and so I had to dive right in on the responsibilities of paying rent and bills," said McCullough, a senior journalism major. "I actually think I handled it better when I felt the pressure of getting stuff in on time. I had to learn to do it because there was no one there to hold my hand, so I got it done."

McCullough said his way of saving money is to avoid going to restaurants and to let the College Station weather dictate the temperature in his home.

'I try to buy as much at the grocery store that I can," McCullough said. "Eating out is so expensive and burns \*hays the full rent, and I just pick up the few other a hole in my wallet, so I need to live off groceries for as

cost-efficient."

Living on a limited supply of money has meant that McCullough has had to decide what extravagances he would allow himself to buy.

"I spend my own personal money on toys for myself," McCullough said. "I love playing music, and so I sometimes hunt through Ebay for guitar equipment, pedals and other things. I guess if I had a girlfriend she would be extravagance worth investing in, but since I don't, I will continue to



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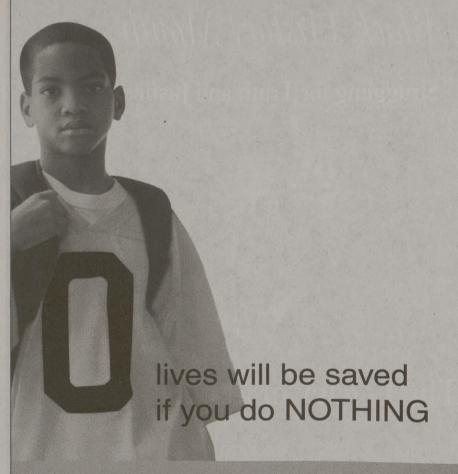
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