

PROVIDENCE/BROWN BUDGET- WISE TIPS

BROWN



Get Your Bearings:
Brown Financial Literacy

PURCHASING

1. Consider buying online, especially if shipping is free
2. Do not buy anything without checking for coupons or promo codes first.
3. Are you browsing or buying? Know the difference and the risks involved with each. If buying, stay focused and don't get derailed by other opportunities or sales that are designed to entice you.
4. If you can't find a coupon/promo code, at least try to earn "points" if using a credit card. Not earning points? Consider a card that provides you more than just credit at: www.bankrate.com
5. Pay off your credit card ALWAYS each billing cycle; do not use your credit card unless you are prepared to pay off the full balance!
6. Credit Card balances often are less than 30 days so make sure to pay on time to avoid finance charges or late fees
7. Use social media sites specific to Brown cohorts to sell, borrow, or barter items that you don't use often
8. Scout for items you need at my.freecycle.org. Check out the [Providence group](#). Items are for free.
9. Do NOT buy greeting cards. Make your own or [send electronically](#) for free.

GROCERIES

10. Buy meat and/or meals with leftovers in mind. Consider how to make 2 meals instead of one.
11. Grocery shop around the perimeter – stay away from high cost processed foods. Focus on produce, staples (e.g. rice, grains), and dairy. Don't buy chopped carrots. Buy cheap and process/cut yourself!
12. Plan, plan, plan your meals BEFORE going grocery shopping. Do not impulse buy. If you have any monies leftover, consider stocking up on non-perishable sale items.
13. Join/Start a food sharing group or coop where you pool resources then bulk shop (e.g. Sams Club, BJ's). More info here: <http://neighborhoodtools.hubpages.com/hub/How-to-Organize-a-Neighborhood-Buying-Club-to-Save-Money>
14. Avoid displaced purchasing! Don't buy printer ink at the grocery store!
15. If you are spending more than \$10/meal then you are overspending. To afford a special occasion \$30 meal, conserve on others throughout the week.
16. Frozen veggies – the absolute best, most affordable way to eat or at least supplement your meals. Avoid special preparations or sauces, you can do this yourself.
17. Buy spices and condiments at Ocean State Job Lot, Dollar Stores or other discount retailers.
18. Bleach, ammonia, vinegar and baking soda are the fundamental, most affordable cleaning agents for all things. Consider googling the many ways these staples can be used before resorting to high cost cleaning agents.

TRAVEL

19. Take advantage of RIPTA whenever you can. This includes getting to the airport! Free transportation throughout the State of Rhode Island with your Brown ID.
20. Start planning NOW for your travel plans for the rest of the year. Set up google alerts to notify you when bus, train or airfares sales occur. Consider two one way trips instead of round trip if it is cheaper.

GENERAL:

21. Bear Bargains!! Brown.edu -> A-Z -> Bear Bargains
22. 20 things to do for free in Rhode Island: <http://www.examiner.com/article/20-things-to-do-for-free-rhode-island>
23. Go to the LAST Providence Flea Market: www.providenceflea.com
24. Bring your Brown ID with you at all times. Whenever you purchase anything, ask about getting a student discount. You have nothing to lose!
25. Shop for winter clothing at Savers, Salvation Army Thrift Store, or Ebay. There is no need for a new coat, just a warm one!
26. Scope out FREE entertainment a week in advance. For example, Waterfire! Providence Event Calendar at www.goprovidence.com -> Things to do
27. Make sure you are not incurring extra data charges on your phone. Ensure wifi connection by default before you access a wireless network.
28. Protect those assets that you do have to avoid replacement costs. Get your bike, phone or laptop registered through Brown's Operation ID program. For more information contact the DPS or campus_safety@brown.edu.
29. Shop for eyecare deals. East Side Vision - \$15 eye exam w/ Brown Student Health Insurance. 15% off frames/lenses. Or, online Zenni Optical (zennioptical.com) glasses at \$19.99
30. Buy or request generic drugs if you have a prescription. Consider mail order for bulk purchases if you can save on costs.
31. Men: Great haircuts \$10 Tuesdays! [Kool Edge](#) in Providence
32. If you will be living off campus now or in the future, start planning now if you can/will sublet your abode over breaks/summer. Start marketing this opportunity to your friends/classmates and plan to post on Grad School Bulletin Board or on your FB page.
33. Federal loan borrowers - Pay your quarterly loan interest (instead of deferring later) if you can.
34. Consider a part time job (brown.edu/studentemployment). This includes babysitting, dogwalking, local tutoring for neighboring families, etc.
35. Save on printing costs. Ask for alternatives to printing documents/papers with your faculty if necessary.
36. If you rented textbooks make ABSOLUTELY sure to tickle your calendar for your return deadline so you won't be charged late fees.
37. Got any other tips or suggestions? Share them with us and we will publish them for you. Email us at get_your_bearings@brown.edu.