

# MONEY MANAGEMENT TIPS 2015

STUDENT SUPPORT SERVICES  
HALIFAX COMMUNITY COLLEGE

# PERCEPTION OF MONEY

So what is the problem?

Our perception of money is determined by our values and life experiences.


- Money is power!
- You can never be too rich.
- The love of money is the root of all evil.
- Money can't buy happiness!



# NEEDS VERSUS WANTS

- I need a reliable vehicle to get to school and work.
- I want a new Mercedes.
- It is time to look at priorities if this is a difficult choice.
- How much can you afford each month on a car payment?
- Are you taking your rent money, a need, to pay for a BMW, a want?

# MONEY SAVING TIPS

- Do not carry around a lot of cash: If you don't have it, you are less likely to spend it.
  - Take a small amount of cash necessary for your outing and leave the credit /debit cards at home.
  - No impulse shopping!
  - Wait for the sale! It will help you save!
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# MORE MONEY SAVING TIPS

Find free fun!

- movie night at home with popcorn
- play board games and cards
- exercise
- read a book
- social media

# LEARN TO SAY NO!!!

Say no and walk away from the \$125 shoes!

Say no and walk past the fancy restaurants .

Cook at home, buying groceries can save a lot of money.

Say no to your friends sometimes; tell them you are budgeting.



# GET ORGANIZED

Save money and time by combining errands

Create a To-Do list

- groceries
- pay electric bill
- pick Tom from practice



# SAVING TIME & MONEY...

- Create your list
- Only purchase items listed
- Buy in bulk to save in the long run
- There is nothing wrong with generic brands
- Use coupons for additional savings



# CONCLUSION

- Money does not buy happiness.
- Managing money is based on your priorities and your values!!
- Get help managing money.
  - If you get behind in paying bills.
  - For help with your immediate needs.
- You are attending college to gain skills for a rewarding career, and if you love what you do, pay raises will reflect this!!!

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