



## The University Service Center's

# First Gen Connect Newsletter

September 2015

### Eight Back-to-School Financial Tips

Students across the country are returning to school from their summer vacations. While the admission process may seem like a distant memory, now is a good time to ensure you're prepared for financial success during this and future semesters.

1. **Create a budget** – Using credit and debit cards make it easy to lose track of what you spend. Make a monthly budget. Divide your spending into categories (food, clothing, entertainment, etc.) and set limits on the amount you spend on each to prevent going overboard. Track weekly spending on a spreadsheet as an easy way to watch your expenses.
2. **Put things into perspective** – Take a typical Friday night: you and your friends order pizza (\$15), head out to see that hilarious new movie (\$10) and then share a cab back to campus (\$7). How many hours would you have to spend at your [work-study](#) or part-time job to pay for your night out? Was it worth it?
3. **Ask about student discounts** – When shopping, always ask about student discounts. Show your student ID at museums all around Boston. Visit the [Dean of Students](#) office for 50% off Domino's Pizza. Remember - you can get great deals on everything from laptops to airline tickets just by being a student.
4. **Learn about HOW to pay for college** – The [USC](#) and [Financial Assistance](#) staff can sit down and talk with you about a financial plan to pay for your education.

5. **Do it yourself** – Don't waste money on things you can do yourself. Instead of stopping into the local coffee shop every morning or going out for dinner, try refilling your travel mug at breakfast and trying some recipes in a friend's kitchen. They may be small expenses, but the savings will add up.

6. **Look for on-campus job opportunities** – [The Student Job Service](#) assists degree-seeking students in finding employment to help meet their educational expenses. Fill out all the necessary [paperwork](#) and then look for job opportunities on the [Job Board](#) and [Quickie Jobs](#).

7. **Keep track of what you borrow** – For many students, loans are a reality in financing their education. Eventually, you will have to pay back your loans, so only borrow what you need to get you through school. The National Student Loan Data System ([NSLDS](#)) is a great way to keep track of any Federal Loans you have borrowed. For private loans, check with your lender.

8. **Take advantage of your resources at BU** – [Smart Money 101](#) is a BU program offered through the Financial Assistance office established to provide online tools, info, and other resources promoting fiscal savvy and responsibility. Workshops on budgeting, saving and building credit are offered throughout the year. Counsellors offer support to help you get started on the road to managing money more effectively and will meet with you one-on-one to discuss your personal financial plan and questions.



### Spotlight

Check out our September spotlight-  
[Donald Rock \(CAS '17\)](#)

## First Gen Connect Welcome Pizza Party

It's the Fall Social! Weds, Sept 9 (5:30pm)  
(100 Bay State Rd, Rm 101)

Connect and network with incoming and continuing first generation college students, the USC staff, and learn more about the program and ways you can get involved.

#### September 4

First Gen Connect Volunteer meeting  
2:30pm; 100 Bay State Road, Room 545A

#### September 5

Splash Activities Fair – Nickerson Field

#### September 7

Labor Day – No Classes

#### September 9

First Gen Connect Event: Annual Fall Social  
5:30pm; 100 Bay State Road, Room 101

#### September 16

Last Day to Add Courses

Like our [Facebook page](#) to stay up-to-date on First Gen Connect news, information, and events.

Have a question or problem? Contact us!  
**University Service Center**  
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Visit our [website](#) for events and workshops happening this academic year!