



# STUDENT ADVOCATES FOR FINANCIAL EDUCATION

## WHERE DOES YOUR MONEY GO?

### FINANCIAL TIP OF THE WEEK



MSU Student buys (academic year\*)

Buy soda from machine each class day @ \$1.25 = \$188

Back massage @ Emerson 1 time a month @ \$25 = \$200

Weekly socializing downtown 2 glasses wine or 3 beers (w/tip) @ \$ 15 = \$450



Buy lunch each class day @ \$6 = \$900

Buy 1 convenience store coffee each class day @ \$ .80 = \$120

Buy 1 premium coffee drink each class day @ \$2.50 = \$375

Buy 1 quart of spring water each class day @ \$1.25 = \$188

Wise student buys \$\$\$\$\$\*\*

Buy a 12 pack of soda/bring 1 to class daily 12 pack @ \$4 = \$50

Back massage from a friend or roommate = \$0

Weekly socializing 2 glasses or wine or 3 beers at home @ \$4 = \$120



Bring lunch from home @ \$2.50 = \$375

Bring coffee in a thermos from home @ \$ .15 = \$23

Bring coffee/milk & flavoring from home in a thermos @ \$ .20 = \$30



Fill own quart container with water from home = \$5



= Total School Year \$ Savings

\$138

\$200

\$330

\$525

\$97

\$345

\$183

School Year Total: \$2,421

Wise Student Total: \$603

Savings: \$1,818

\*Number of class days per year estimated at 150 (5 days per week x 30 weeks in class, starting August 27th through May 9th, 2008)



For more financial information, contact the SAFE office at (406) 994-7223 or by e-mail at safe@montana.edu. SAFE is a project funded by Montana State University and a grant from the Student Assistance Foundation to the Department of Health & Human Development at MSU. Dollar amounts rounded. \*\* Cost based on prices of items in local stores on February 12, 2008.

