



Cost-of-living expenses at colleges and universities can be considerable, but savvy students can find various ways to save money.

## How college students can cut living expenses

The cost of college tuition is a concern for many college-bound students and their families. The cost of a college education continues to rise, but it's not just tuition and room and board that students and their families must account for.

College students may underestimate cost-of-living expenses when planning their school-year budgets. But such expenses can be substantial, catching even the most well-prepared students off guard. Fortunately, there are several ways for college students to save money on living expenses and still make the most of their time on campus.

- Venture off campus. Towns that rely heavily on colleges or universities to support their economies typically offer great deals to students willing to venture off campus. Local businesses, including bars, restaurants and entertainment venues like mini golf facilities or bowling alleys, may offer student discounts to entice kids to leave cam-

pus. Students can take advantage of these offerings to save on food and entertainment, which tend to be among the more pricey cost-of-living expenses college students contend with.

- Buy secondhand furnishings. College students living in their own apartments or dorm rooms may not have the financial resources to purchase new furniture. Rather than purchasing brand new items they are likely to discard after moving out or graduating, college students can purchase secondhand items from local thrift stores or used furniture retailers that offer sturdy furnishings at low prices.

- Become a resident advisor. Resident advisors, often referred to as "R.A.'s," typically receive free or reduced room and board in exchange for living in the dorms and monitoring the floors they live on. Competition to be an R.A. can be competitive, but students who become R.A.'s can save thousands of dollars

on room and board costs over the course of their time at school.

- Make your own meals. Meal plans may be ideal for college students during their freshmen years, when students may still be adjusting to campus life. But older college students can skip the meal plan in favor of preparing their own meals. Doing so can save students substantial amounts of money, and some students may even prefer the variety available at the local grocery store over the more limited offerings available at dining halls or other campus eateries.

- Move off campus. Some schools do not permit freshmen and sophomores to live off-campus, but older students may find that private housing is more affordable than on-campus apartments or dormitories. Students eligible to live in off-campus housing can contact local real estate agents to get a feel for the off-campus housing market before making a final decision.

# Honoring Our Grads

Congratulations on this milestone achievement, graduates. We salute your hard work and dedication!



**Elizabeth Dunn**  
Graduate of  
University of Tennessee at Martin



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