

String Toss

- Have the class sit in a circle and give one student a rolled up ball of yarn. Have that student hold the loose string from the ball and toss the ball of yarn to another student while still holding the string. When the next student catches the ball, they must answer a question of your choice. Once the student answers the question, they toss the yarn ball to another student who answers another question. Questions can include: Advisory Ground rules, TMHS trivia, favorite sports, summer vacations etc .This will get students to interact with each other.

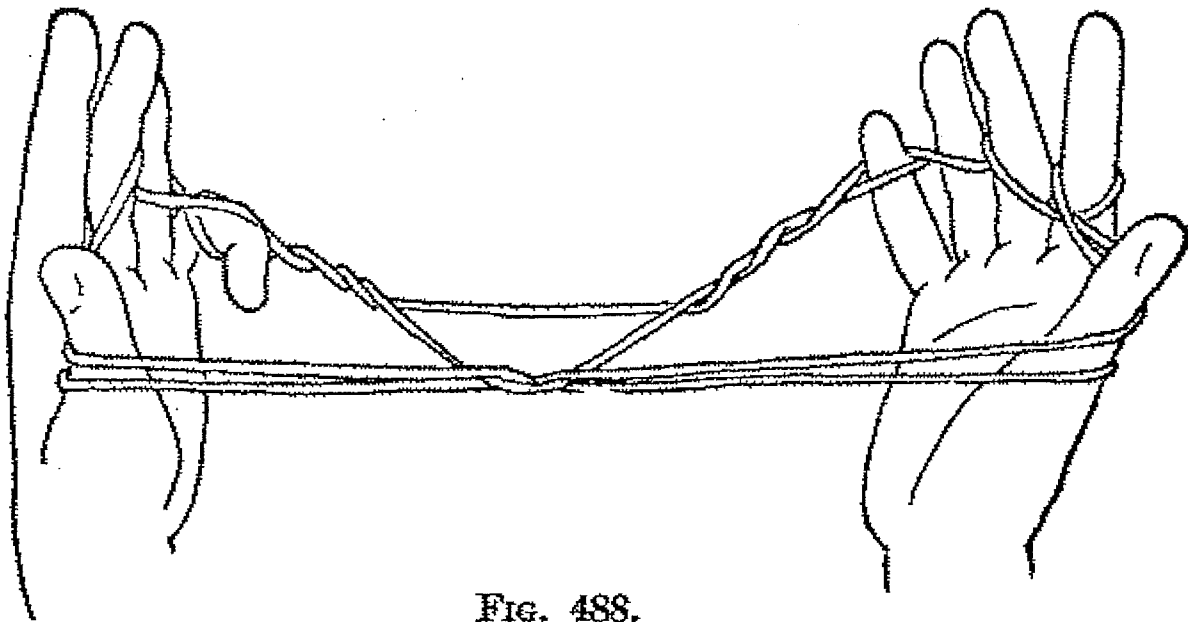


FIG. 488.

Costs of Living On Your Own

1st time Renters and

Many new college students are supporting themselves for the first time, and it's important to be financially prepared for this big step. Read on to explore some of the common costs of living on your own.



Costs of College Life

Tuition and fees are, of course, a major part of your college expenses. But while these are typically covered by grants, scholarships, loans and, in some cases, family, there are many other expenses that you should be prepared to shoulder on your own.

Fixed Expenses

There are certain costs that you'll have to cover every month known as 'fixed expenses.' Some, like rent, will be the same every month. Others, like utilities, may vary somewhat, and it's a good idea to budget a little extra for these bills.

Common fixed expenses include:

- Rent
- Utilities, including Internet
- Car insurance (if you own a car)
- Bus pass (if you use public transportation)

Students who live on campus can cut out transportation costs and will typically pay their rent and utilities as one lump sum at the beginning of every term. However, it is typically possible to find much lower rent living off campus.

Off campus students can also save money on utility bills by using less water and electricity.

Variable Expenses

Variable expenses are those that are difficult to eliminate entirely, but can be kept down by consuming less and making smart choices. These typically include:

- Groceries
- Textbooks
- School supplies
- Gas (if you own a car)
- Clothing
- Entertainment

You can keep food bills low by avoiding packaged foods and focusing on fresh and bulk items. Cooking at home as much as possible will also keep restaurant costs lower.

Although textbooks are an unavoidable cost, you can save money by buying them used or renting them. It's also important to budget for unexpected school supplies in addition to notebooks and pencils, such as paints for art class or a calculator for math class.

Save on gas expenses by walking or biking wherever possible, and consider switching to public transportation to commute to school. Many colleges and universities offer discount bus passes and charge high fees for campus parking in order to discourage car congestion.

While you can save money on clothing by not buying a new wardrobe every season, it's important for new students to consider unexpected clothing needs. If you're moving from southern California to a college in the Northeast, you'll suddenly find yourself needing winter boots and a heavy jacket.

Finally, entertainment costs can be kept down by looking for student discounts (always carry your student ID!) and free events. Many colleges sponsor concerts, performances and other free campus entertainment.

Money Saving Tips for College Students on a Budget

Between climbing tuition, high cost of living and low employment, college students are always living on a tight budget. Don't miss these money saving tips for everything from textbooks to entertainment.

Submit

Tuition

- Institutional grants: Grants are like loans that you don't have to pay back, and many colleges and universities offer institutional grants based on merit and need. Most schools just require students to fill out a FAFSA in order to qualify, but check with your financial aid office to learn more about how these grants work at your institution.
- Scholarships: There are three main types of scholarships - institutional, government and third party (from a private company or organization). The first type you can find through your school, the second type through websites like Students.gov and the last type through scholarship searches and organizations related to your major or field.
- Federal loans: Most students need to take out some loans to pay for college. Your best bet will always be to stick to federal loans - they have lower interest rates and better repayment terms, and many (such as Subsidized Stafford Loans) don't accumulate interest as long as you're enrolled.

Textbooks

- Rent: Many companies are offering textbook rentals now, which allow you to use a book for a very low cost and return it at the end of the term. Look for rentals first, for both print and e-books.
- Buy used: If you can't find the book you need to rent, check your college bookstore and websites like Half.com for low-cost used copies before purchasing new books.
- Sell back: Keep your books as neat as possible and sell them back to your school bookstore at the end of the term. If your school won't take them, try a local bookstore - many stores in college towns will buy used textbooks.

Food

- Cook: Eat at home as much as possible, and make big meals that will yield lots of leftovers.
- Groceries: Clip coupons, shop for bargains, join free discount clubs and buy in bulk whenever possible.

- Eat healthy: Fresh foods and bulk staples cost a lot less than packaged foods and junk food and are a lot healthier for you.
- Happy hours: Want to treat yourself to a meal out? Go during happy hour when you can typically sample lots of small plate fare for a lot less than the regular menu.

Bills

- Cell phone: Find out if your parents will let you chip in on a family plan instead of paying for separate service. You may also be able to get a group of your friends together to save money by sharing minutes.
- Utilities: Being eco-friendly can also save you money on utilities. Use compact fluorescent bulbs, turn off the lights when you're out of the room, fix leaky faucets, take efficient showers and shut down unused electronics.
- Internet: Find out if one of your neighbors would be willing to split the cost of a single cable or DSL line and share wireless with you and your house mates.

Transportation

- Exercise: If you live close to campus, biking or walking to school is free and a great opportunity for physical exercise.
- Public transportation: Many schools offer discount student passes to buses, subways or other forms of public transportation.
- Car sharing: Sometimes you just need a vehicle, but between insurance, gas and maintenance, owning a car can be incredibly expensive. Look for car sharing programs like Zip Car that allow you to pay a relatively low fee for occasional use of a car.

Entertainment

- Student discounts: Your student ID can often get you discounts to activities like movies, music, museums and live theater, as well as drink specials at coffee shops and bars near your college.
- Discount times: Look for matinees, Sunday shows and day-of tickets for surprising bargains.
- Campus events: Many colleges sponsor events that are free to students. Look for on-campus activities as well as events around town.
- Outdoor adventure: The great outdoors offers many fun and free social (and date) activities, from strolling on the beach to hiking in the woods.

Tips for First Time Renters

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So you've made up your mind, and you're going to do it, you're finally going to move into your first apartment. You've been dreaming of this moment for all your life. You know exactly what furniture you want, what color the walls are going to be, all the details about your first major party but WAIT! Before you get too comfortable with your new-found freedom, beware. This is real life and a couple of late rent payments can damage your credit significantly. Have a huge party and the police WILL come. Make sure that your first experience out on your own is a good one and take a listen to a little advice from, perhaps, some folks who've learned the hard way.

Tip #1 – Budget wisely. Experts suggest, when you're looking for a place, the rent should be no more than 25-30% of your annual wages. Although you might fall in love with that two bedroom luxury apartment in the downtown high rise, you're probably not going to be able to afford it. An eviction will mar your credit report and will be seen as a big black "X" to other potential landlords. Take a look at your income after taxes and subtract your expenses. Include food, household supplies, phone, cell, car payment, car insurance, parking fees, credit card bills, clothing, cleaners, gas, internet, healthcare, school loans, and entertainment. What you have left, is what you will be able to afford for your new place. Keep in mind that this total will need to include rent as well as any additional services, such as natural gas, water, electricity, cable and garbage pick up if it is not included in your rent. Make sure to ask your landlord to put in writing what is covered in your rent and what is not.

Tip #2 – Think about the deposits. Not only will you need to afford a deposit on the apartment itself but you might also need to pay a fee to have your electricity turned on, phone hooked up, cable started, etc. The security deposit is most often equal to one month's rent and the other deposits will range anywhere from \$25 to \$100. If you're moving in the middle of the month (not recommended) you may have to pay for the remainder of that month's rent as well as your first full month's rent before you're allowed to move in. Again, make sure that you plan ahead of time BEFORE you sign the lease and move in.

Tip #3 – Use credit cards in moderation. Let's face it, we've heard hundreds and hundreds of times from hundreds and hundreds of people that we should just take all our credit cards and shred them. Nothing good can come from having them around. If you don't have the money, don't spend the money. WRONG! Having credit cards and paying off your debt in a reasonable amount of time will only strengthen your credit report. In order to establish credit, you need to have credit. We need to be real here, there are times in everyone's life when you need, and I mean, NEED, a credit card. Don't worry about using it. Don't feel the guilt. But, don't be careless either. When you use credit cards, make sure that you pay your debt down and avoid carrying a balance for over three months. Rather than depending on your credit card as a way to make ends meet every month, know that it is there in the case of an emergency (or if you just NEED to have that new pair of shoes).

Simple Way to Maintain Your Checking Account

Published by [Forkids Team](#) at 12:22 pm under [Banking](#)

It is no secret that many people don't know how to maintain their checking account. They write checks and use their debit cards, make deposits and withdraw cash but don't do anything else. Maintaining your checking account is necessary to avoid any charges or fees associated with overdraft and negative marks on credit reports as a result.

Checking account is just series of deposits and withdrawals. To maintain a checking account means to keep track of all the transactions and reconcile the account at the end of each month. Keeping track means writing down each transaction into the check register. This includes both deposits, debit card transactions and withdrawals made by check, at an ATM. Calculating the available balance is necessary to avoid overspending and accruing overdraft fees. It is not enough to just check the account balance every couple of days. Checks can take from 2 to 5 days to clear the account. This means that the available balance may be less than what it shows in the account. However, if you keep track of the transaction you take the outstanding checks into consideration and will not continue spending the money if the balance is not enough to cover the purchases. If you bounce a check or two by accident, your bank may extend a courtesy to you and refund up to 2 fees. They usually will not do more than once a year.

It is easy to find out which transactions have cleared the account. All financial institutions offer online banking services. You can log into your account and see the history. Telephone banking is similar and will give you the last transactions and the balance. If you have no access to these options, stop at a branch and ask a teller to print out the recent history of your account.

When you receive your monthly statement, take a few minutes to reconcile your account. If you've been keeping track of the transactions, this should not take longer than a few minutes. There is an easy step-by-step guide on the back of the statement on how to do this. Check the statement to make sure there are no unexpected transactions or fees. The balance on the statement should match the balance in your checkbook register plus the outstanding checks and transactions.

Keep in mind that bouncing checks will reflect negatively on your credit record and your relationship with the financial institution. The bank keeps track of your account. When it comes to receiving some perks, such as rewards on debit card transactions or lower rates on loans, you may not be eligible due to the poor standing of your account. The bank may even close your account if you have too many bounced checks. Other financial institutions may not open a checking account for you based on the information reported by your current bank.

By doing these simple procedures you will never have a bounced check and will maintain your checking account.