## Saving money makes cents

## Life is expensive. Fortunately, there are many ways to save money around campus.

Reporter

udgeting and money management are issues that several university students struggle with.

This may feel even more daunting for incoming students, especially in the wake of OSAP cuts. However, there are several re-

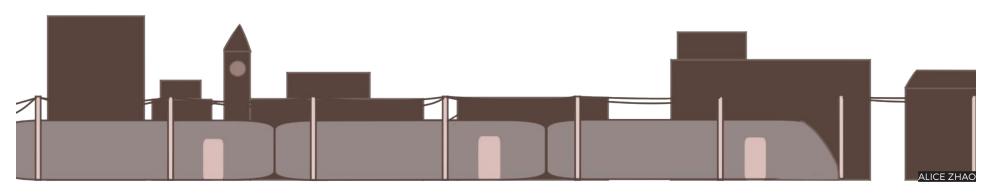
sources both on and off-campus that students could take advantage of, despite the current socio-political climate.

Textbooks are expensive. Some cost upwards of a hundred of dollars despite being used for only one or two terms. Luckily, there are several ways to mitigate this issue. Most importantly, never buy textbooks before classes begin. This is a common mistake some first-year students make; some textbooks are unnecessary for classes. Some university professors realize that not every student has the luxury of buying a brand new textbook that will only have a useful life of four months, so some lecturers will upload their lecture slides (or even the whole textbook) for free.

Additionally, there are several resources on campus for students who need textbooks.

The Feds Used Books store is located at the bottom floor of the Student Life Centre and offers a range of secondhand textbooks at discounted prices. There are several upper-year students who are willing to sell their course materials, sometimes for as low as five dollars. (Yes, they can be that desperate. They have student loans to pay, too.) For those who only need to use a textbook for certain occasions, such as for a research paper or a midterm, the library offers a range of course reserves to lend. Just head to the UWaterloo Library website, access "Course Reserves" under "Services", and present the call number to a receptionist.

As a disclaimer, it is advised to purchase lab manuals or tutorial manuals in full because they are mandatory for their respective courses, are updated every term,



and may require students to write on or tear off certain pages.

Students are also often required to use a range of software throughout their studies. Word processors, spreadsheets, and presentation programs are most commonly used for virtually all courses, regardless of faculty. For those who do not have any of the above software on their devices, UW offers unlimited access to Microsoft Office for all students. The only required component is a UW email account, which should be activated by now.

Another great alternative to Microsoft Office is Google Docs, Sheets, and Slides. Their layouts are more streamlined and accessible than Microsoft Office, albeit with slightly less features, and each file can be simultaneously accessed, commented on, and edited by multiple accounts. This can be a great benefit for group projects. Additionally, both Microsoft Office and Google Apps are free to download on mobile for those who work on the go. Remember that both the Dana Porter and DC libraries contain an array of computers to be used in the rare case that a personal device breaks or crashes.

Transportation can be a huge issue, especially for commuters and students who prefer to visit their parents once in a while. Transportation will not cost extra within the Waterloo, Kitchener, or Cambridge regions as access to the GRT buses and ION rail were prepaid with student fees. A valid student ID card is the only item necessary to ride the GRT's transit services. There are a few services that can be used for those who seek to travel further. UW offers bus stops for the student-run FedBus, GoBus (plus a student discount), or Greyhound buses. Whichever bus service students prefer is up to them, as they all offer different perks and ridership experiences at relatively similar prices. Other students may benefit more from carpooling, as there are several students willing to drive others via rideshare apps and social media.

Finally, there are a ton of restaurants, bars, boutiques, and hair salons within the Waterloo-Kitchener region. However, the price of living here may be much greater than at home. All participating students in orientation should have received a goodie bag during the festivities. Inside are various deals, offers, and coupons from local businesses. These promotions only last for a few months, so use them while they are valid. Do keep in mind to monitor such living expenses, though. The last thing anyone would want is to blow off their credit card early into their first term by using as many services as possible just to use all their coupons from orientation.

University life may be a challenging stage of life for most people; however, several issues can be resolved with a bit of planning, help, and resourcefulness. Be sure to explore the community both on

or off-campus as there may be several more resources to take advantage of outside this article.

