STUDENT STACKS

Your guide to better financial understanding



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Rising Costs Squeezing Your Wallet?

Inflation, the increasing costs of products, has hit the news hard lately. Consumers have noticed the rising costs at the gas pumps, grocery stores, and in restaurants. Bloomberg notes that inflation hit just over 9% in July. Our purchasing power has decreased because our money does not stretch as far.

You have created a budget and tracked your expenses. The best way to fend off inflation is to reduce your spending on non-essential items.



Slash the Budget



- Shop around for car insurance to reduce rates.
- Ask for discounts or bundle phone and internet.
- Cut out unnecessary subscriptions, such as music
- Make coffee at home rather than purchase it.
- Pack your lunch rather than eat out.



EVENTS

September 15 @ 11:30 am - 1:00 pm

2022 Student Activities and Volunteer Fair Next to Urban Farm

September 21@12 pm

Understanding Debt to Income Ratios

Presented via Teams Use QR code to register



Cutting Costs on Groceries and Gas

- 1. Meal plan by shopping your pantry.
- 2. Order groceries online to avoid impulse purchases.
- 3. Buy in season produce.
- 4. Use coupons or rebate apps.
- 5. Buy generic over name brand items.
- 6. Shop the weekly sales to maximize purchases.
- 7. Take 1 trip rather than multiple trips to reduce gas costs.

Quick Guide: The Office of Financial Literacy

MEET THE TEAM



Liz GumbinerDirector of Student
Financial Literacy



Tiffany HarrisonStudent Financial Literacy
Administrative Assistant

One-on-One Counseling

Are you having difficulty putting together a budget? Need a second opinion to look over your spending?

The office is here to educate you on personal finances, including budgeting, insurance, student loans, savings, and more. Let us help you become more confident in your financial decisions.

Make an appointment to help get you on track with your finances.

Office Hours



Money Saving Apps



Ibotta: Save money with rebates on groceries, online shopping, and more



Upside: Save money with rebates on gas and restaurants

Share with us your favorite app!

The single biggest difference between success and financial failure is how well you manage your money. --T. Harv

Lunch

ARE YOU UP FOR A CHALLENGE?

The Packed Lunch Challenge

I dare you to...

Pack your lunch every day for a week. Meal prep your lunches and bring them to campus. Enjoy your homemade lunch with a friend.

After five days, calculate the amount of money you saved!

Email us by September 30th a picture of you eating your packed lunch and how much saved to enter a raffle for a free lunch!

CONNECT

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Website: https://education.musc.edu/students/enrollment/financial-literacy

