

Student Voices: Money (Group 1)

[00:00:00.00] One of my strategies is to use a debit card. Because it's my own money, I won't owe anybody versus using a credit card.

[00:00:09.66] One time-- I have a debit card-- but one time I went to the mall with a few of my friends and just kind of hung out. And before I knew it I had spent over \$100. And I've earned this money myself so you would think that I could feel this reaching into my own pocket and being taken from me. But I didn't realize that until after I went online and checked my bank account and realized the full overview of how much I had spent.

[00:00:31.69] And I didn't realize when I was buying this little gumball or this slinky or something that I have willed away \$100 worth. And since then I just know that if I keep an eye on the overview of my main number, my account, I can keep track better of my money flow. But in the moment, I've learned that if I don't really need it I don't need to buy it. Like when I'm passing a stand in the hallway. I'm not dying so I don't need to buy this candy bar.

[00:01:00.74] A credit card is so easy. You don't feel it coming out your pocket like dollar bills. So you're like, oh, I can just get this. It's 16.99. But if you really had a 20, you're like, OK. I'm only getting \$4 back? It's easier to swap a card. Real easy.

[00:01:16.88] I'm good with money. So I know, OK. It just don't go swiping cards. I still think, OK. Somebody still has to pay for it. But I mean, I've been pretty good at keeping the bill low.

[00:01:30.20] As far as here on campus, we have our school ID which is slash card, holds money, blah, blah, blah. You can use it for printing, eating. All those terrific things on campus. Well, though I personally won't go beyond my means, I limit the amount I put on that particular card. Because I put the money on there. So if I know I only want to spend so much, then I only put so much on it at a time and that kind of limits me from going overboard.

[00:01:58.99] I've learned that in college you definitely-- you know how when your mom used to say, you're understand when you're spending your own money?

[00:02:07.47] Yeah.

[00:02:08.03] Yeah. I definitely understand now because I work. And it's hard working and being in school at the same time. So when you have to work and earn that hard earned money, spending it hurts sometimes.

[00:02:22.21] It does.

[00:02:22.65] Like, oh, man. I don't want to spend this 20. I worked so hard to get it. But then when you finally spend it, you have to keep track. I keep track. I've never had a horror story. I always keep track. I'm an old lady. I keep my checkbook with me. So whenever I use my debit card, all right, checkbook. Where's it at?

[00:02:38.34] Going back to school and maintaining a budget, you had to incorporate a little bit more as far as transportation, books, and as far as some tuition itself. Because it's not all out of pocket, but there is some out of pocket. And I try to make sure that I'm covering everything up front so that there's nothing down the line that I'm not prepared for. So whether it's supplies, books, or even considering eating meals off campus or on campus away from home, I have to incorporate all that.

[00:03:09.05] [MUSIC]