

This is what my monthly budget currently looks like:

<input type="checkbox"/> ▼ Basic Living	\$830.00	\$0.00	\$1,193.40
<input type="checkbox"/> Rent	\$500.00	\$0.00	\$525.00
<input type="checkbox"/> Utilities	\$50.00	\$0.00	\$61.84
<input type="checkbox"/> Food	\$150.00	\$0.00	\$201.37
<input type="checkbox"/> Internet	\$15.00	\$0.00	\$30.00
<input type="checkbox"/> Household Supplies	\$50.00	\$0.00	\$52.93
<input type="checkbox"/> Phone	\$40.00	\$0.00	✔ \$271.26
<input type="checkbox"/> Laundry	\$25.00	\$0.00	\$51.00
<input type="checkbox"/> Transportation	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> ▼ Allowance	\$150.00	\$0.00	\$197.04
<input type="checkbox"/> Fun Money	\$140.49	\$0.00	\$140.49
<input type="checkbox"/> Dining Out	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Software Subscriptions	\$9.51	\$0.00	✔ \$56.55

As a college student, I often feel as though my budget is already pretty tight. However, I believe there are places where I can still trim. One thing I can definitely do is cut down on my monthly allowance (Fun Money). A lot of my money often goes to things like dining out or buying things I don't need (I have a crafting addiction). I think that what I can do is try to reduce how much I spend on things for entertainment. Maybe instead of going out to dinner and a movie, my boyfriend and I can cook a homemade meal and then watch one of the DVD's I've gotten from the thrift store. I need to work on stopping to equate money with fun! There are so many things I can do to enjoy life that don't require spending any money at all. Another thing I believe that I can do is cut down on how much I spend on household supplies. Typically, this fund is reserved for things like counter cleaner, or paper towels. I bet I could save money on these things if I made my own cleaning products from vinegar, lemon juice, and essential oils, as well as used rags and cloths to wipe things down rather than continually purchasing paper towels that end up in the trash.

If I saved \$25 a month on household supplies, and scrapped \$50 for the "going out" date night, I could save \$75, which ends up being \$900 a year! This is almost *two months* of rent. This sort of thinking could really ease my wallet, ease the environment, and change my mindset as well. Sometimes I believe that I care too much about luxury items, and think that acquiring something will make me more happy. But I *know* this isn't true. By finding forms of entertainment for free, I can help my mindset and happiness by reminding myself that money doesn't equal happiness. At the same time, I'd be reducing my carbon footprint. It's a clear win win situation! I can't believe that it required just a little bit of thought to make such a huge difference in my life.

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