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Day 21: Greenest

Monthly Budget		Monthly Savings
Starting Balance	\$400	
Dining Plan	\$200	\$170
Personal Care Products	\$30	\$15
Clothes	\$50	\$20
Food (groceries)	\$120	\$60
Laundry	\$0	\$0
Transportation	\$0	\$0
Amazon	\$40	\$20

Savings in a month: \$155

Savings in a year: \$1,860

When reviewing my weekly budget, I came to see that most of my spending is on things like my dining plan and groceries. Being a college there isn't a lot that I pay for myself weekly mainly because a lot of my costs and fees are covered in my tuition. However, for the aspects of my life that I do pay for myself, such as food and personal necessities, it was interesting to see how much I spend on things in a week. I came to see that there are certain things I may not purchase every week like personal care products (ie. shampoo, face washes) and clothes. I don't purchase these things every week which helps bring my weekly spending down, however over the course of a month I purchase these items from time to time and that is what contributes to my monthly spending. Another thing is my laundry and transportation costs are also at \$0 because it ties back to my college fees which are prepaid. The free laundry and transportation helps my spending dramatically because I don't have to pay for water and the transportation that my school provides us is a free bus service which is not only convenient but helps cut down on the environmental costs because taking buses is more efficient than if everyone on campus were to drive a car. I also came to the realization that I buy packages from Amazon a lot and this is a problem because buying a package every week can build up in environmental waste.

When packages are bought online, they have to be packaged and shipped and that is a big environmental cost. When packages are shipped there is the material cost of what they need to be packaged in as well as the hidden costs which are found in carbon emissions from transporting packages and water usage from the vehicles that transport these packages. Looking at these costs, I came to the conclusion that I can cut down on my spending by performing ethical purchasing. Instead of ordering single item off Amazon, I could get the items from the store when I get groceries and tackle all my shopping at the same time to cut down on packaging waste. I could also reduce the amount of times I shop which would reduce how many times I take the bus as well as my grocery spending. By doing more outdoor activities on campus with my friends, instead of off campus, I could walk to these events and not have to utilize the bus system. Another thing is I could save money from my clothing and personal care spending but buying clothes less often, such as when my clothes break instead of every season, and buying my shampoo and other care products in bulk. I could even buy organic which would actually contribute to the environment despite the higher costs. By cutting a little bit off from all these different areas, I come to see that in a year I could save up to \$1,860 while still being environmentally conscious. This is great news for a college student because this way I can save up some cash instead of spending it all but it will also help my lifestyle. By buying less groceries and spending less in the dining halls, I can promote healthier eating and prevent overeating. I will also gain more exercise if I walked everywhere instead of taking the bus or driving and I can help my social life and this gives me and my friends a way to spend time together while being healthy and productive.