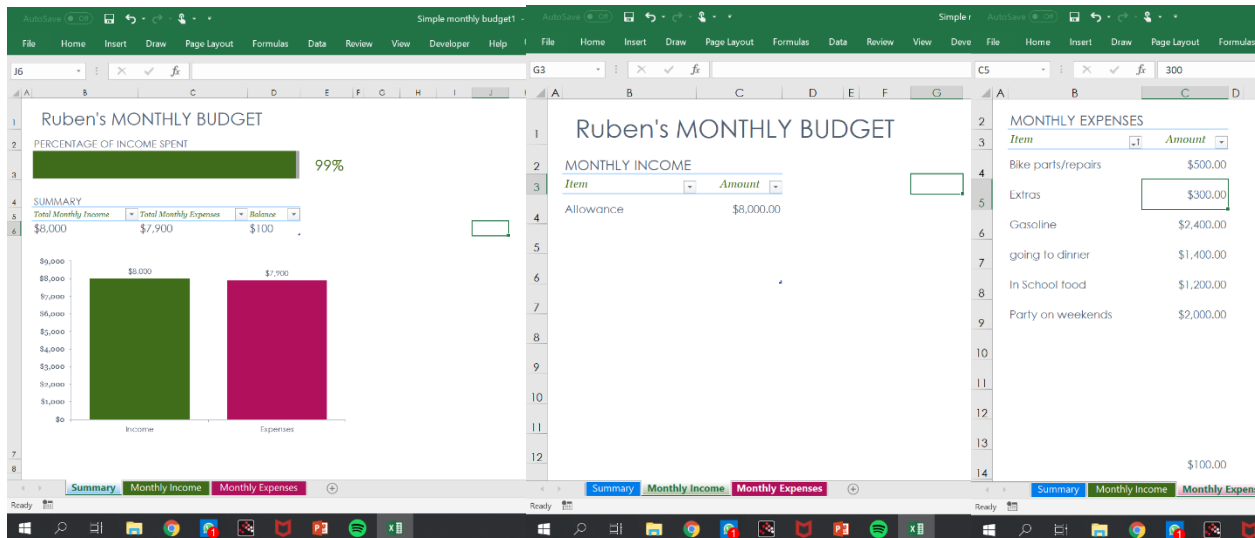


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The Budget above is in MXN pesos, not dollars. I still live with my parents and the only income I have is \$2,000 per week. A lot goes to gasoline and food in Campus, but I also save a lot for weekend parties. The amounts in the budget are merely estimations, but my total expense is quite accurate since I don't have a lot of money left after several weeks. Sometimes I save something I week one, but I use it next week.

I always carry my water bottle and refill it at Campus, so I don't spend money in drinks during the week days, anyway in the weekend it is a different story. Starting this semester, I have been taking my reusable "Yeti style" beaker, but the sodas and mixers available only come in pet bottles. Anyway, I have noticed that for big events it is cheaper to buy 4 3Litter bottles rather than 6 2 Litter ones, and the waste of plastic significantly reduces. I think I can save around **200 pesos** by buying beverages in bulk every month.

I have the choice to take lunch from my house or to buy at school, however I don't pay for the groceries so taking lunch from home allows me to save in the "In school food" parameter. Anyway... I am a bit lazy and super disorganized so many times I found myself without my toper in my school back and need to buy at the cafeteria. All my family practices sports and we try to have a healthy life style, so leftovers at my fridge are most of the time more nutritious and health than options in the Campus. In campus we have reusable plates for students eating in-site, as I do most of the time, so I can tell that by taking lunch in a toper from my house I will reduce my waste. But by eating the left over, I would reduce the risk of having food spoiled and will lessen the workload of the fridge so in some way it will help to save the planet 😊. I calculate that if I take lunch from home every single day of the week and only buy in school snacks when hungry (after eating lunch) I can save up to **900 pesos** per month.

I have been trying new ways to organize my activities which involves less of me driving my car back and forth and more direct and organized schedule. I have seen significant gasoline savings, so I guess that if I continue with it I can save around **400 pesos** per month.

When my bike needs a little tweak I usually take it to the shop and pay so the guy take care of it, but recently I have thought about buying a degreaser and some basic tools, so I can give service to my bike in my house. I have read that by giving more frequent maintenance to the bike you can expect that it would last longer than having it service only once a month so in the long term I will expect my parts to last longer. Also, it would avoid the ride in truck to the shop, the truck uses a lot of gas, but it is the only way to fit the bike and then return home. By giving service to the bike I guess I can save **300 pesos** per month.

When going to dinner I usually order a burger or a nice protein like fish, chicken, pork or beef; however, this is often more expensive than a salad or tacos, which are also nice. By ordering salad instead of my usual meal 2/3 of the times I go out for dinner I can reduce the amount of money spend as well as reducing my emissions (since animal agriculture usually emits more CO2 equivalence than veggies). I guess I can save up to **400 pesos** per month.

So it adds up to 2,200 pesos per month, that is more than $\frac{1}{4}$ my monthly allowance. I one year I can save 26,400 pesos!!! that is half way to my dream bike. I have a friend that is an entrepreneurship, he has a plataform to implement FinTech in Mexico @TeFondeo, anyway, he has told me that the best way to save is by planning, because if you know how you spend your money you can identify opportunities to save. There is also the cost of mistakes or desorganizations... for example: because you are in a hurry in the morning you may forget to take you gym bag so after classes you will need to drive home to get it and the go back to the gym, this tipes of silly mistakes can be avoided and they add up, they really do. I I will implement the changes above and will try to plan ahead to avoid unpleasant surprises.