



Back-To-School Budget Tips

(NAPSA)—Preparing to go back to school used to be as simple as stocking up the latest textbooks and grabbing a calculator. Today, college students and their parents regularly spend an average of over \$800 on apparel, electronics, dorm furnishings and more. As a nation, that means spending for back-to-college reaches over \$45 billion. When you add in monthly fees for Internet access, phone data plans and other ongoing technology-related expenses, the “basics” are more costly than ever before.

These costs, however, are dwarfed by the rising costs of tuition that often follow students well into their post-grad life. The average student now leaves school with nearly \$30,000 of debt, making it hard to get ahead in post-college life—but there are ways you can save.

Budgets and Transportation

Students, and even post-grads, can go far toward putting a dent in their debt by finding smarter ways to budget their personal transportation.

For example, bringing a car to campus or into the city comes with high costs and hassles that go beyond the initial price tag. Parking rates, gas, maintenance and repairs can add up quickly for a car that may often sit unused up to 90 percent of the time. Insurance, especially for young adults, can cost more than the car itself.

Redirecting even a few hundred dollars per month from car costs could knock off nearly half the average student debt by the time graduation comes around.

The good news is that it's never been easier to get on, off and around campus without owning a car. To help maintain a budget-friendly university lifestyle that can also translate to reasonable post-grad living, here are four easy ways to cut transportation costs without sacrificing convenience.



Bringing a personally owned vehicle to a college campus can come with high costs and hassles that go beyond the initial price tag.

Tips To Lower Transportation Costs

- **Shuttle Services:** Seek out free shuttles both on-campus and around town, or university provided transit tailored for students.

- **Wheels By the Hour:** Check out a car sharing service such as Zipcar, which lets students pay for a car by the hour, with gas, insurance, 180 miles per day and 24/7 assistance included in the cost.

Zipcar is on more than 350 campuses across the U.S. at a discounted student price, and continues as a benefit after graduation for smarter city living.

- **Get Fit and Get Where You're Going:** Alternative transportation, biking or walking when a car isn't needed is a financially savvy and healthy transportation option. Bike sharing is another great option for occasional use with more than 21,000 shared bikes in at least 36 urban areas throughout the U.S.

- **Mobile Transportation Apps:** Smartphone owners can often use mobile apps to find the best option for transportation in seconds. Download the RideScout app to view all of the transportation choices in your area.

To learn more about what cost-saving options are available on campus, visit your university transportation website or check out zipcar.com to learn more about car sharing.