

Surviving on a VISTA Budget 2006 (in Boston)

(borrowed from the nice VISTA Leaders of [Tufts University Campus Compact](#))

The following is a short list of money-saving techniques your VISTA* predecessors have compiled for your fiscal pleasure. A lot of this is common sense, and some of it is comfort level. (The authors disavow themselves of any responsibility for legal ramifications and personal offense of following the advice contained herein.)

Sustenance

Live and play in cheaper areas. Immerse yourself in your community and bid your time with people of similar financial means- living within your budget will come naturally this way.

- Food Stamps: mass.gov. Massachusetts Department of Transitional Assistance. Project Bread- projectbread.org. This will qualify you for Reduced Rate Utilities. Action for Boston Community Development (ABCD) will walk you through the application process. Assets count, your household is who you prepare your meals with- doesn't have to include your roommates.
- Costco, BJ's, Sam's, Big Lots
- Farmer's Markets: Haymarket, weekends, Davis Square Wed, Union Square sat
- Eat in!
- When you go out, take half your meal for lunch the next day.
- Tupperware- raid buffets, any and all catered functions
- Co-ops. servenewengland.com 2 hours a month community service gets you a membership

Health and Well-being

- YMCA
- Walk/Bike/Run/Rollerblade/Skateboard whenever possible- avoid the gym!
- Dental Student Clinics, Gentle Dental
- Cut your own hair- it's cheap and often hilarious. Think Barber shop, not salon.
- If you aren't given free access to your org's gym, ask about free/reduced rates. Never underestimate the kindness of others.
- Visit you local hospital's community development office, free yoga etc.
- Take full advantage of your health care. If you want a physical, which isn't covered, just go to the doctor complaining of an ambiguous, non pre-existing ailment. The first thing

they'll do is give you a complete physical.

Entertainment

- Use your semi-student status to its full advantage. Look for student coupon and discount books.
- Volunteer and go for free. Yoga, blue man group, Club Passim (Cambridge)
- Free concerts and movies. Hatch shell and harbor, Copley.
- Library. local, Boston, and campus
- Discount Days. college day at museums.
- Free Food. Grendels Den Pizzeria Uno, Pour house. Johnny D's monday night trivia has free pizza.
- Shopping. Getsugar.com

Nightlife

- Happy Hours.
- If you smoke, quit. If you drink, quit that too ☺
- Cover charges. Are a bad idea even if you are rich, let alone if you make \$11,000.
- Spend time in your local watering holes- cheap pints and no pretension!

Life After VISTA*

- CNCS Resource Center. access or make friends
- Kaplan
- Fee Waivers
- Networking. Is a dirty word, but it's how you get jobs.
- MeetAmericorps.com or VISTAOlinc.net

Frugality Tips

- Turn in-kind into kind.
- Make a budget, incoming outgoing, notice where you spend.
- Save. If you can. if you have money now put some away so you're not hanging.

Remember, most of you will not be able to save on the stipend.

- Don't spend money you don't have- be wary of credit.
- Your T pass allows you to bring a friend for free on Sundays.
- Coupons and Rewards Cards: Drug and grocery stores like CVS and Stop and Shop
- One person's treasure...You'll be amazed at what people with too much money will discard. Go to Alston/Brighton on August 31st and furnish you place.
- Save your empty cans and bottles for the deposit. You've already paid for them.
- Wireless Networks. "Borrow" some time on the internet in your neighborhood, find cafés with free wireless (Panera) or use access at work.
- Tipping. Is important, but remember you wallet probably isn't what it used to be. Politeness, patience, and a modest tip go a long way.
- Acknowledge your weakness. Everyone has an Achilles heel when it comes to spending. Acknowledge it, indulge it, but don't go crazy.