

Baker University

Ask our students from 28 states and 10 countries.

Ask the members of our 70 student organizations.

Ask the producers of national college rankings.

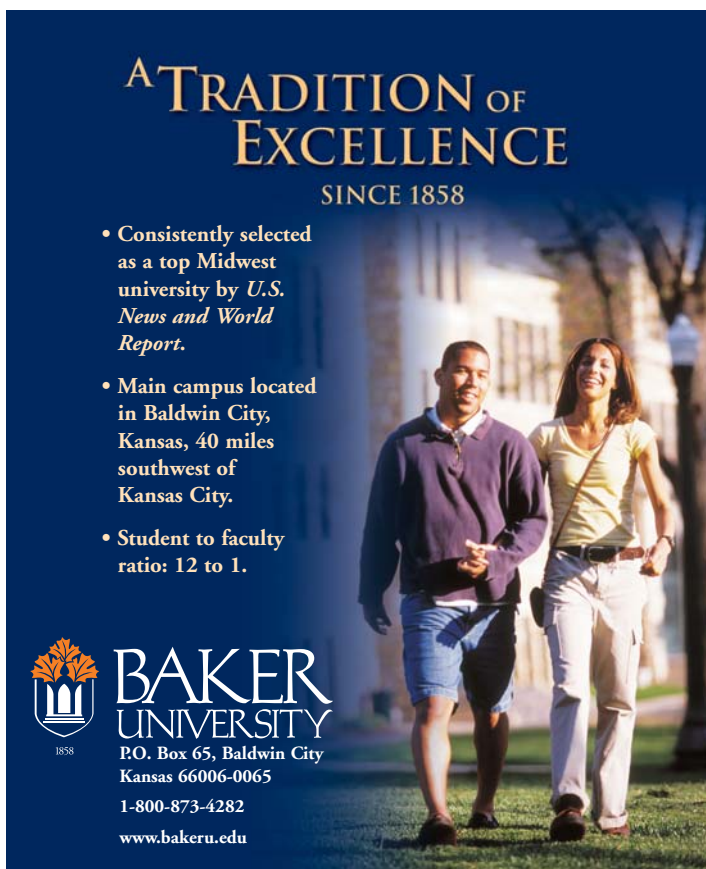
Among them, you'll find praise for Baker University's diversity and reputation.

Baker's liberal arts program prepares students for a lifetime of learning and teaches them to embrace the changing world. The school's graduates include four Rhodes Scholars and two Pulitzer Prize winners.

In recent years, Baker has been recognized in *Barron's Best Buys in College Education*, ranked among the top 100 private schools in the nation by *Money Magazine* and been recognized as a top-tier university in the Midwest by *U.S. News and World Report*.

The campus has undergone millions of dollars in renovations over the past few years, including a \$6.35 million library renovation and a \$1 million landscape plan.

So ask around. You'll discover that as Kansas' first university, Baker offers students solid traditions as well as quality education. ♦



A TRADITION OF EXCELLENCE
SINCE 1858

- Consistently selected as a top Midwest university by *U.S. News and World Report*.
- Main campus located in Baldwin City, Kansas, 40 miles southwest of Kansas City.
- Student to faculty ratio: 12 to 1.

BAKER UNIVERSITY
P.O. Box 65, Baldwin City
Kansas 66006-0065
1-800-873-4282
www.bakeru.edu

10 money-saving tips for students

Saving money is often the last thing on the mind of college and university students struggling to make ends meet. But if you think of it as a challenge or a game, it can even be fun. Here are a few tips:

- Draw up a spending plan. As in “budget.” It can start simply by keeping track of the money you spend. A notebook will do fine. Review it periodically and you’ll start to notice your own spending patterns so you can make adjustments to reach
- Think “delayed gratification.” Start a “vice fund.” Instead of cigarettes, drinks, meals out, or impulse purchases, put an equal amount that you would have spent into your “vice fund.” You’ll be amazed at how quickly the account builds up. Use a lay-away plan (popular in our grandparents’ and great-grandparents’ day.)
- Use email to communicate with friend and family. Save long distance for emergencies and special occasions. You can get free email accounts online from Hotmail, Yahoo, and others. Or use instant-messenger.
- Swap rather than drop big bucks on entertainment items like CDs, DVDs and videos. Ask around and if no one else is doing it, start a trend.
- Eat in. Meals at restaurants can get costly and eating a fast-food joints a lot is bad for your health. If you have a cafeteria plan, use it. If you can get “care packages” from home (or wherever) don’t let them sit around and get moldy. If you have kitchen facilities, cook up big batches of things like chili and spaghetti sauce and freeze them.
- Neither a lender nor a borrower be. Make it a rule not to lend your friends money. Likewise, don’t borrow, from friends or credit card companies.
- Create an emergency fund. This is not the same as a vice fund, which is for fun stuff. An emergency fund is just that, money for emergencies and unexpected expenses.
- Keep focused on your goals. Write down your goals and review them on those days when you see something you really want (but maybe don’t need). Your list will keep you from rationalizing an unnecessary purchase.
- Think of ways to make some extra money. Take care of your textbooks and return them (if your school has a return policy). Sell your essays, stories or poetry (make sure you sell them to legitimate publications such as the American Indian Education Guide and not to a plagiarizer). Offer to tutor. If you have good grammar skills, offer to proofread essays and resumes (spell checkers don’t catch everything). If you are good on the keyboard, offer your typing services.

Be creative, and have fun being thrifty! ♦