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How to live off campus without breaking the bank

By Katie Benoit

Eric Smaldino and his housemates bicker over the price of soup at the supermarket. Sometimes \$1 is too expensive for a single can.

Smaldino, a senior forest and resource management student in the State University of New York College of Environmental Science and Forestry, does most of his shopping at Aldi's discount food store - where prices are known to be cheaper than most retail grocery stores.

For the gaps in his shopping list, Smaldino makes trips to Sam's Club every few weeks to stock up on supplies in bulk.

He then goes to Peter's Groceries to deposit bottles and cans. This recycling money will go toward paying for his week's laundry.

Smaldino is just one of more than 9,000 Syracuse University and SUNY ESF students who live - and budget effectively - off campus.

"I live off campus to save money," Smaldino said.

"The transition from dorm life to apartment life can be a challenging one," said Laura Madelone, director of Off-Campus Student Services. "But it can also be a cost-effective one."

A new challenge to first-time apartment renters is learning how to deal with a landlord and housing agreements.

"Students need to realize they can negotiate things in their lease," Madelone said. "Students tend to take the first thing they see, which isn't a good thing. They need to get to a point where they are making the rules, because they are the consumers."

She said before signing a lease, have an attorney look over it to check for any loopholes. The student legal services, located at 760 Ostrom Ave., are free to full-time undergraduates. One way of saving money, Madelone said, is to look closely at what items are covered under the leasing contract.

"Often times, utilities are not covered under the rent payment, and students have to pay extra for things like electricity and water," Madelone said.

A spring 2003 survey issued by the OCSS discovered nearly 70 percent of all



off-campus leases did not include utilities coverage.

When looking for apartments, ask the current tenants how much they pay yearly on utilities, Madelone suggested. Keep in mind that electricity costs go up as the temperature goes down.

"Around September, when it starts to get cold, you should light your fireplace, or even if you don't have one, wrap yourself in a throw blanket instead of cranking the heat," said Kate Dean, a senior English and speech communications major. "You'd be surprised how much that will lighten the bill."

Smaidino puts special plastic over his windows to trap in heat during the winter time and lower his heating bill.

Madelone also suggests each tenant put a bill in his or her own name when dividing up costs. Having each tenant responsible for a bill creates dependency and accountability and helps avoid conflict, she said.

Another new challenge for students is maintaining the newly rented property.

"It is important for students to know what their rights are as tenants and what their responsibilities are to the community," Madelone said.

Snow removal is an important and expensive concern for off-campus students. Be sure to know who is responsible for snow removal from the driveway as well as the sidewalks and pathways around the house, Madelone said. Removing the snow yourself can cut costs drastically, but it is also laborious and time-consuming.

Doing your own house and property repairs is, however, a good way of saving money. Minor jobs such as touching up paint or repairing holes are relatively easy and save money that would be put into labor charges.

Before bringing your car to campus, remember that parking fees, gas costs and upkeep bills are bound to come your way. Again, check in the lease to see if you are covered for parking, Madelone suggested. Using the city bus lines and bikes to get to class is often cheaper than driving.

"What they keep forgetting is that the university-area bus lines are free to students," Madelone stressed. "Public transportation will save you a lot of money."

Aside from housing, students can also save money on food, furniture and clothing.

"I cannot stress enough the importance of bargain shopping," Madelone said. "Take the time out to buy that Sunday paper and cut coupons for the week."

Grocery stores such as Price Chopper and Wegmans offer special savings discount cards. Dividing food costs among roommates is a good cost-cutter.

In Carousel Center, stores such as Borders offer special discounts to shoppers with a student ID. These sales are especially popular at the start of every semester.

Target, Marshalls and Bed, Bath and Beyond are just a few Erie Boulevard locations that can save students money on everything from clothing to house furnishings. Salvation Army is an excellent place to find cheap furniture.

"I shop at the Salvation Army because it's hip and cheap," said Fern Vandervelde, a senior psychology and art major. "Actually, I bought a couch set there for my house."

Madelone also suggests garage sales and relative's homes as good places to find cheap, used furniture.

"You don't need to go to all these high-end places just for some college furniture," she said.

One of the best ways to maintain low costs is to create a budget.


"Creating a budget allows students to physically see how much they're spending

on things like food, clothes and utilities," Madelone said. "It's good to set aside a weekly allowance. Doing so will keep your spending in check."

For Vandervelde, keeping a meticulous budget has made her more conscious of what she's spending money on and less likely to use it on frivolous things.

"Most importantly, it is best to keep extra money around for a rainy day," Madelone said. "Budget for the unexpected."

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