



16 Ways to Financially Survive Seminary

1. **Graduate on Time:** Schedule your classes appropriately to be on schedule. Some scholarships are only awarded for a length of time- keep track!
2. **Don't Borrow More Than What You Need:** You will be paying that much longer after you graduate.
3. **Ask Your Circle of Support:** You'll be surprised by how many people want to support your education financially. Ask family, your church about any scholarships and don't forget denomination conferences.
4. **FAFSA:** Fill out a yearly application for Federal Student Aid. This helps determine your qualification for a variety of loan programs including Federal Work Study.
5. **Study Groups:** Allows you to be social and get prepared for your classes. Make it a potluck for more perks!
6. **Study One Night on the Weekend:** Another great way to keep up with your studies while saving money is to dedicate a weekend night to studying. You'll be saving your wallet and getting smarter.
7. **Stay in Instead of Going Out:** Save funds by staying in more. Take a solo self-care night, or invite some friends for a cheap night in. Board games anyone?
8. **Book Lending:** Try to save money by borrowing books from friends, classmates, pastors, professors, etc.
9. **Libraries:** Yes! Use your best resource right here on Campus ~ The Bridwell Library! Besides having great collections and uber knowledgeable staff, they host free helpful events to polish up your literary skills.
10. **Budget:** Creating a budget is the best way to properly plan and use money. Have categories for absolutely everything. It really keeps everything in perspective.
11. **Have a Roommate:** While it is easy to make friends at Perkins, another way to combat loneliness is by having a roommate. It doesn't hurt by sharing housing costs either!



12. **Carpool:** Ask your classmates if they live in your area. Sharing money on gas and parking is great, not to mention some fun Carpool Karaoke! The DART rail system and Pony Express are also top choices.
13. **Potluck:** In a meal-time rut? Potlucks are a good way to socialize and have a home-cooked meal. Sharing meals and leftovers also cuts down on meal costs. Have a brown bag lunch swap in the Perk or Refectory!
14. **Explore Dallas:** Fun does not have to be expensive! There are lots of free activities in Dallas, including several free parks and museums.
Check out: <https://ptmoney.com/frugal-things-to-do-in-dallas-tx/>
15. **Work Study:** Many Perkins students work while enrolled in classes. Be on the lookout for church positions and listings. Once a FAFSA is created, you may get a job here on the SMU campus.
16. **Babysitting/Dog sitting:** The going rate for babysitters is pretty good, so why not ask fellow classmates or professors if they have baby/dog sitting needs?