

**Cook as many meals for yourself as you can.**

Feel free to have fun, but **limit yourself to going out. A night in with friends is a great way to celebrate** the weekend.

Seek out the best cheap places to eat with friends in your program/**embrace your inner chef.**

It's hard to know what the time to splurge is, but there will be a few purchases that are worth spending on. **Budget so that you can buy that one special item.** That being said, my most treasured study-abroad purchases are the demon

Make a **spreadsheet before you leave to keep track of what you spend day by day**, that way you know exactly what you have spent at any given point and **don't have to guess**.

I smuggled a jar of **peanut butter in my suitcase**, and it was one of the best life choices I've made. Do it, if you are at all a lover of peanut butter. That stuff is expensive in Europe.

**Bring more than one credit card** as it may randomly be declined for no reason.

Getting **familiar with and used to what is an absurdly high price in the local currency is a great way of using your natural instinct of budgeting**. It was good to remember that in any country overpriced is overpriced.

If you can't use a dining hall, **plan out how many times you want to cook or go out, I spent way too much money** on food because I just didn't really think about it.

Don't be afraid to spend money on good food. You have to eat. **Don't be in a bad mood because you're eating poorly**.

**Eat with your host family often! It's a wonderful way to get to know them, your host country and the culture better--and it's free!**

Be educated on how expensive each destination is, including where you choose to study abroad. I didn't think much about how much more I would be spending here than my friends in other places.

If you're going abroad, **start saving now....like RIGHT NOW**.

Get a **credit or debit card with no international fees** so you don't lose money just for