

## Dorm Budgeting Tips: What's Worth Buying in College

Setting up your college dorm is an exciting milestone, but costs can add up fast. From bedding and appliances to decor and supplies, it's easy to overspend. Let's discuss how to make dorm life both comfortable *and* affordable.

### Start With a Clear Budget

Before you start shopping, outline a budget to cover your essential dorm room needs. Consider categories like bedding, school supplies, storage, toiletries, tech and optional items like decor or small appliances. Set a maximum spend for each category and build a cushion for unexpected costs, like last-minute purchases or move-in day surprises.

### Invest in Long-Lasting Essentials

Some dorm room items are used daily and can last beyond the first year. Spend more on quality, durable bedding that directly affects sleep and comfort. Invest in stackable or under-bed storage bins, a sturdy laundry basket and a reliable desk lamp that will be useful year after year.

### Be Cautious With Decor and Extras

Creating a space that feels like home doesn't need to be expensive. Trendy wall art, string lights, decorative pillows and rugs can drive up costs quickly. Instead, focus on the basics and gradually add personal touches. Once you've settled in and know what's really missing, you can begin bargain hunting.

### Save With Secondhand Items and Student Discounts

Stretch your budget by shopping secondhand. Many gently used items can be found at a fraction of the retail price. Look for student-specific deals during back-to-school promotions, and don't hesitate to ask retailers about discounts. These small savings add up fast when you're buying for an entire room.

### Skip High-End Appliances

Before you buy any electronics, review your dorm's guidelines. Many dorms already provide a mini fridge or microwave or have shared appliances in common areas. Avoid splurging on high-end gadgets unless they serve an essential or academic purpose. Many students find they use these items far less than expected.

### Coordinate With Your Roommate

Communicating early with your roommate can prevent overbuying and save money. Decide who will bring what, especially for shared items like cleaning supplies, mini appliances or decor. This also gives you a chance to bond and fosters a positive living environment before move-in day.

### Plan for Ongoing Costs

Setting up your dorm room is just the beginning. Build a monthly budget for recurring expenses like toiletries, laundry, school supplies or weekend meals. Planning for these day-to-day costs can help you manage your money throughout the semester. Even a small emergency fund can provide peace of mind when unexpected needs arise.

Dorm room budgeting is about making intentional choices that support your student lifestyle. By focusing on what matters most and knowing where to cut back, you can create a functional, welcoming space without breaking the bank.

*This article is intended for informational purposes only and does not constitute specific health, wellness or financial advice.*