
THE

COLLEGE MONEY

STARTER PACK

WORKBOOK FOR
THE DEBT-FREE COLLEGE BLUEPRINT



ANTHONY O'NEAL

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1. WELCOME LETTER

College is one of the most important seasons of your life - and how you handle your money right now will impact your freedom, your stress levels, and your opportunities after graduation.

This workbook will help you:



Borrow smarter



Budget wisely



Save more



Earn more



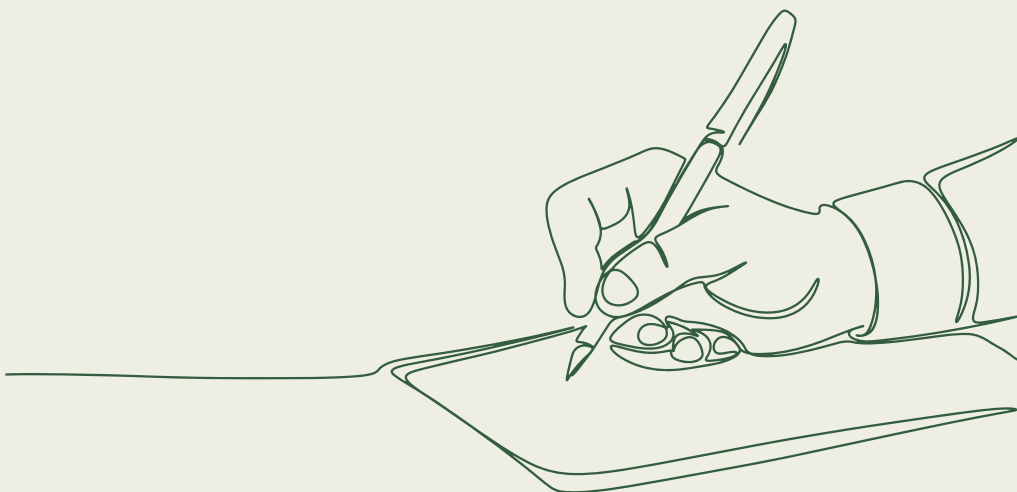
Avoid the mistakes that leave students financially stuck

Use this workbook as your guide, your checklist, and your money accountability partner.

Let's get to work.



Anthony O'Neal



2. YOUR SMART BORROWING PLAN

A. What is your estimated cost this semester?

Tuition : _____

Fees : _____

Books/Supplies : _____

Housing : _____

Meal Plan : _____

Transportation : _____

TOTAL COST : _____

B. How much free money are you receiving?

Pell Grant : _____

State Grants : _____

Institutional Grants : _____

Scholarships : _____

TOTAL FREE MONEY: _____

C. Your Borrowing Strategy

Amount recommended to borrow:

(TOTAL COST – FREE MONEY – YOUR INCOME) =

D. Smart borrowing rules

Check the ones you commit to:

- ☐ I will **not** accept the maximum loan amount.
- ☐ I will **only** borrow for needs - not lifestyle.
- ☐ I will request a **lower loan amount** if I don't need the full offer.
- ☐ I will **avoid refund checks**.
- ☐ I will focus on **working + scholarships** to reduce borrowing next semester.



3. YOUR MONTHLY COLLEGE BUDGET



A. Monthly Income

Job Income : _____

Work-Study : _____

Side Hustles : _____

Family Support : _____

Savings/Refund (if any) : _____

TOTAL MONTHLY INCOME : _____





B. Monthly Expenses

Fixed Expenses

Rent/Dorm : _____

Meal Plan : _____

Phone : _____

Insurance : _____

Variable Expenses

Groceries : _____

Eating Out : _____

Transportation : _____

Personal Care : _____

Fun/Entertainment : _____

Subscriptions : _____

TOTAL EXPENSES : _____



C. Zero-Based Budget Check

Income – Expenses = 0

If not zero, adjust here: _____

4. SPENDING TRIGGERS & MONEY LEAKS

Circle the ones that apply to you:

Triggers

1. Boredom
2. Stress
3. Friends influencing spending
4. Late-night cravings
5. Impulse buying
6. Emotional purchases
7. Social pressure
8. FOMO

Money Leaks

1. DoorDash / UberEats
2. Starbucks
3. Amazon
4. Ubers/Lyfts
5. Random Target runs
6. Subscriptions
7. Eating out

Your Plan to Reduce Leaks:

1. _____
2. _____
3. _____



5. COLLEGE MONEY-SAVING HACKS

Check off the strategies you will use:

- ☐ Rent or buy used textbooks
- ☐ Use your meal plan FIRST
- ☐ Cut subscriptions down to ONE
- ☐ Attend free campus events
- ☐ Use campus transportation instead of Uber/Lyft
- ☐ Cook 2–3 simple meals per week
- ☐ Split bulk groceries with roommates
- ☐ Use student discounts everywhere
- ☐ Build a mini emergency fund (\$50–\$300)

Your Top 3 Savings Goals:

1. _____
2. _____
3. _____

6. YOUR INCOME PLAN

A. Part-Time Job Options to Explore

Rank these from 1–5

- ☐ On-campus job
- ☐ Work-study
- ☐ Weekend job
- ☐ Resident Assistant (RA)
- ☐ Tutoring
- ☐ Gym/Rec Center
- ☐ Coffee Shop / Restaurant

B. Side Hustles to Consider

Rank these from 1–5

- ☐ Freelancing
- ☐ DoorDash / UberEats
- ☐ Photography
- ☐ Reselling clothes
- ☐ Social media work
- ☐ Babysitting / Pet sitting
- ☐ Dorm cleaning service



C. Monthly Income Goal:

\$ _____ Per Month

D. First Steps to Earn More:

1. _____
2. _____
3. _____
4. _____
5. _____



7. SCHOLARSHIP & GRANT TRACKER

Weekly Application Goal:
2-3 scholarships per week

Scholarship Log

Scholarship Name	Deadline	Amount	Status	Notes
			<div><input type="checkbox"/> Applied</div> <div><input type="checkbox"/> Won</div>	
			<div><input type="checkbox"/> Applied</div> <div><input type="checkbox"/> Won</div>	
			<div><input type="checkbox"/> Applied</div> <div><input type="checkbox"/> Won</div>	
			<div><input type="checkbox"/> Applied</div> <div><input type="checkbox"/> Won</div>	
			<div><input type="checkbox"/> Applied</div> <div><input type="checkbox"/> Won</div>	

8. WEEKLY MONEY CHECK-IN

Do this every Sunday:

1. How much did I spend this week?

\$ _____

2. Did I stick to my budget?

☐ Yes

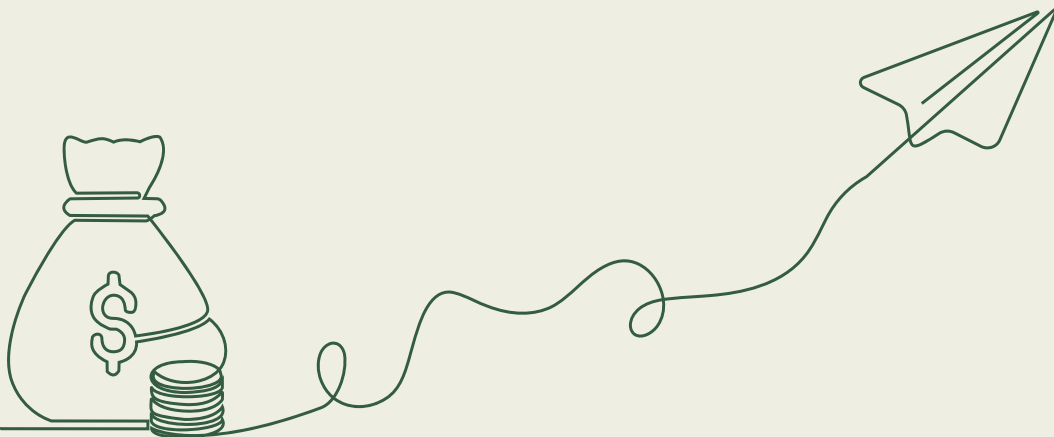
☐ No

Why not? _____

3. What went well this week financially?

4. What can I improve next week?

5. What's one thing I can stop spending money on?



9. FINAL REFLECTION & NEXT STEPS

A. The biggest money lesson I learned from this course:

B. One habit I will commit to from today forward:

C. My borrowing commitment for next semester:

☐

Borrow less

☐

Borrow smart

☐

Borrow only what I need

☐

Reduce my loan amount mid-semester

D. My long-term commitment:

"I will graduate with options — not payments."

Sign : _____

Date : _____
