Jake Blazona

Name for weekly column: Blazona's Business

Demographic: College students wanting to know more about money, finance, business, etc

Article: Money Management 101 – Tips For Staying on Top of Your Finances

Do you find yourself checking your bank balance a lot? Do you always feel like you're short on money? If you answered yes, then you're in the right spot. We're going to go over 3 easy and effective ways you can start doing right now to take control of your finances.

1. **Track Your Spending** – The most important thing you can do is to keep track of where your money is going. Track how much money is coming into your bank account (income) and how much is leaving (expenses). Do this for a week. Then, compare your income and expenses. Are you spending more than you earning? If so, you need to make some changes. But you need to track every penny! By keeping a record of your spending, you'll be able to see where your money is going and make adjustments as needed.
2. **Cut Unnecessary Expenses** – Once you figure out where your money is going then you can see what expenses you can cut. Whether it's eating out, buying expensive clothes, buying alcohol, or subscribing to unnecessary services. There are likely areas where you can cut back. By eliminating unnecessary expenses, you'll be able to free up more money to put towards saving, investing, or other important expenses.
3. **Get a Part-Time Job** – In addition to cutting back on expenses, you can also boost your income by getting a part-time job. Whether it's working at a local store, or doing freelance work online, a part-time job can help you earn extra money to put towards your savings.

By tracking your spending, cutting unnecessary expenses, and getting a part-time job, you'll be well on your way to managing your money. Remember, to be patient and stay consistent!