

Cheapskates and Pennypinchers

a special Beacon series for the budget-minded and cent friendly student

This week: budgeting bills for your belly

by Kristen Schrum staff writer

Are you feeling like you are ready to hold up a sign that says, "Will work for food?" Rest assured, you're not alone.

The most frequently visited grocery store for Behrend shoppers is Giant Eagle, located conveniently on Buffalo Road.

"I go to Giant Eagle because they have a large selection and because the Advantage Card saves you cash," said Jack Reynolds, a fourth semester student.

Now read very carefully to this next sentence; a secret is about to be revealed. Pennypinchers are advised to go to a store called Aldi's.

When she found out about Aldi's, Brown said, "I guess I wasn't aware that there were other places to shop

[around here]."

This small store is sure to help save some pennies. Aldi's is unique because customers put a quarter in a shopping cart, and then when they return the cart, the quarter comes back out.

When a customer enters Aldi's for the first time, they may feel an overwhelming sense of glee. This is due to the fact that many of the items in the store are \$3 and under.

In comparing prices of frequently needed food items, Aldi's takes the cake. A loaf of bread costs only 35 cents. Here, you can buy three loaves of bread for the price of one at any other store.

Andrea Rodriguez, a senior, said she shops at Aldi's, "because you get more bang for your buck, and they have

great-tasting food even though its generic brand."

Aldi's is great for the necessities, but Giant Eagle offers more novelty items and a larger variety of meats.

If you like a lot of one thing, Sam's

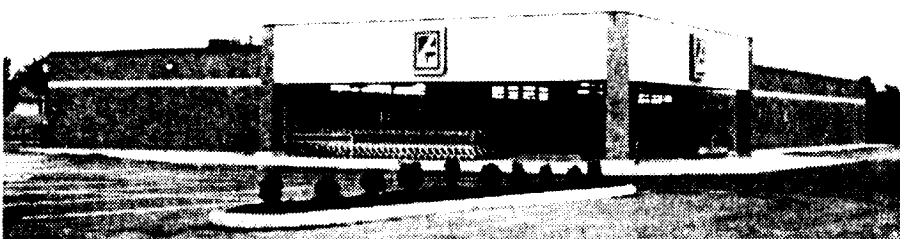


Club is the way to go. Sam's Club is located in the Summit Plaza off of Peach Street.

For anything else you might need from a grocery store, such as toiletries and cleaning products, the Dollar Tree is most budget friendly.

Have you ever gone to a dollar store and realized that some items cost more than a dollar? Well the Dollar Tree stands by its name.

Let's face it, we are all broke, but we still need to eat. These Pennypincher tips are sure to save poor college students some money.



FILE PHOTO

More money, more problems:

So you're attending class, eating halfway decent meals and you have a stash of Advil. Now you need to learn how to hang on to your dollar bills before you spend them all on bar cover charges and dinner out.

A common problem for everyone, not just collegians, is having no clue where the heck your money goes.

Use a pencil and paper and keep track of your pennies, says Dara Duguay, executive director of Jumpstart Coalition, which promotes financial awareness among young people.

Set up a monthly budget and try to stick to it, Duguay suggests. That means figuring out how much money you're bringing in and how much you're spending (on a car payment, apartment rent, etc.), so you'll know how much you can use for extras.

Be aware of how much you have to spend on "wants," Duguay says. Before buying anything - from that new Kate Spade purse to a bean burrito - ask yourself: Do I need this? Be honest, and if the answer is yes - buy it.

Now, unless they're the last pair of Steve Madden sandals on the rack and they're more than 25 percent off, leave. Yes, get out of there. Next Tuesday, if you still really, really want them, buy them.

Start building your credit early, says Diana Don, spokeswoman for Capital One, a major credit-card company that offers special college cards.

"Credit cards are a great money-management tool," Don says. "At the college level, you want something for emergencies, you don't want to be carrying cash. It's safe and convenient."

A good way to handle plastic is to make one purchase on the card every month and pay it off within that month, before interest is tacked on.

You'll build your credit score this way, which will lead to many blissful moments when you try to buy a car, house, yacht, or anything else of value later in life.

And Duguay warns against racking up debt while in college.

"The average undergraduate student has a debt balance of \$2,700," she says. "They're using credit to buy things they can't afford."

Live within your means, she advises. And save, save, save!

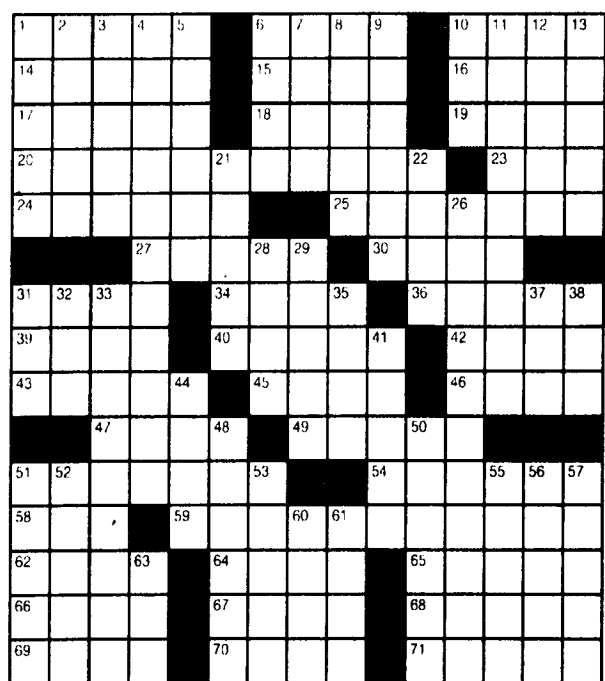
If you start early, you'll be glad you did. Duguay offers this example: If you put \$2,000 in a fund that earns at least 9 percent interest, and you do this every year starting at age 22 and stopping when you're 30 (a total investment of \$18,000), you'll have \$580,000 when you turn 65.

-compiled from KRT Campus sources

Crossword

ACROSS

- 1 Pitcher's miscues
6 Magle and Mineo
10 Self-images
14 Argentine plain
15 Issue forth
16 Cry of pain
17 Of the eyes
18 Used a loom
19 Okinawa port
20 Dish from the Ukraine
23 Comic Skelton
24 Penetrated a thick skull?
25 Like easy-care clothes
27 Scoundrel
30 Ride the wind
31 Terrible ruler?
34 Con quarters
36 Hawaiian feasts
39 Ivey or Elcar
40 Threesomes
42 Ritzy wheels
43 McCowen and Guinness
45 Treat for Rover
46 Robed
47 4-string guitars
49 Haute, IN
51 Tasty tidbits
54 Demolishing
58 Frozen over
59 Cristobal-Balboa link
62 Swear, casually
64 Nuzzle
65 Structure starter?
66 mater
67 Boot tips
68 Scornful look
69 Not so hot
70 Health resorts
71 Short and direct



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Solutions

Grid with filled-in letters for the crossword puzzle solutions.

- 7 Hog-wild
8 Enraged
9 Guides
10 Long time between dates?
11 Highway safeguard
12 Orange color
13 Sheltered from the sun
21 Participate in charades
22 Orchestra member
26 "Peaches and Pears" painter
28 Action word
29 George or T.S.
31 Actress Lupino
32 Actor Kilmer
33 Blood vessel problems
35 Solitary
37 Actress Thurman
38 Make lawn repairs
41 Missionary Junipero
44 Spread slowly
48 Tilt
50 Bigot
51 Aluminum silicates
52 Eye: pref.
53 Nose into
55 Surmise
56 Nostrils
57 Angry gaze
60 On the briny
61 Disorderly situation
63 Paulo

Forward Hall presents Generator

by Brooke Nix staff writer

Bass vibrates below your feet, pulsating music flows through your ears, and as you look around, everyone is dancing to the music.

Electronic music from drum and bass to progressive trance is offered every Thursday night at Forward Hall at 25th and Peach Street.

"The main motivation behind putting together Generator was to offer people an alternative from the rest of the Erie's nightlife," said Jason Imig, a promoter with the company Subsurface Tribe.

Generator is a 21 and over nightclub featuring a \$3 cover. There are Long Island ice teas and Alabama slammers for \$2 and \$1 Budweiser's.

"I am really excited about a couple of things that we are trying to put together for the near future. The main thing I would like to get

done first is to put together a benefit for Safenet," said Imig. Safenet is a local shelter for victims of domestic violence.

Also, Imig plans to raise money for other local organizations and different programs, too. He also

Tribe plans to bring many other Pittsburgh DJs as well as Erie ones to show off their talent.

Whether people want to work their stress out on the floor by dancing or just sit back and chill Generator has something for everyone.

The promoters have high hopes for Generator in the future and plans for it to become a Thursday night hang out for people in and outside Erie, who listen to the intense sound of electronic music.

"It is easily one of the nicest bars in town," Imig said.

Even the DJs we have brought from other places comment on how



Forward Hall rocks to such bands as Black Rose Diary, and the venue now caters to dance and hip-hop music on Thursday nights.

PHOTOGRAPH COURTESY OF WWW.PLAYERIE.COM

adds, "We are not going to limit ourselves to solely electronic music. We are putting together some other concerts featuring jazz and hip-hop groups from around the area." Forward Hall also offers shows to look forward to on other days of the week.

Local and Pittsburgh DJs such as Mike Moran, Natas K, Vic and Vinny have recently been to the club performing behind the turntables. Since their last visit the club is looking into bringing them back in the future. Subsurface

there is nothing like it in their city. With an amazing sound system, great drink specials, and a great staff, do not automatically assume that this is just some other dance club."

Forward Hall, Generator Every Thursday 9p.m.-2a.m. \$3.00 cover charge http://forwardhall.com/upcomingshows.asp