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left. You come up with a plan to avoid this in the future.

The most important thing for stu-
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If students account for how much
money they have, if they are charg-
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Don’t carry cash.” Smith said. “If you
find you can do anything, you will spend it.

Students should develop a budget so that they can see where
their parents are spending it on.

If you have a budget, it may be easier to manage
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finance such as scholarships, tuition and money management.

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