

Students must be more savvy about money

I REFER to the editorial "GST - on with it, but let's implement it right" (*The Star*, April 1). It is true that there is no point breaking sweat over the GST as it has already been implemented.

A consumer should now put more effort on rational thinking rather than emotion when it comes to spending money.

As a university student, I believe it is more sensible to accept that GST is part of life now and students should find ways to manage their funds and learn to be smart spenders.

The cost of living in the university was already expensive even before the GST. Many supplies in the education industry are exempt from GST but there are other expenses that university students face as they are consumers too. Whether we have PTPTN loans or scholarships, we also feel the burden of higher costs after the GST.

Students should therefore be able to create an effective budget by knowing how to differentiate between wants and needs. Getting a part-time job that does not interrupt their studies will help. The most vital part is that students must learn to USE the ATM card, not ABUSE it. Put a portion of the scholarship or loan money in savings instead of spending it all. This money-savvy attitude should be continued for life.

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