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10 Top Ways Students Can Have More Money This School Year I like to think of Mr. Money Mustache as an advanced personal finance blog. We don't talk about cutting up our credit cards, or clipping coupons to save \$5.00 on the newest Swiffer mop, or making a budget that forces us to save 10% of our income while we devote the rest to "guilt-free spending". Pros and cons to living out of a hotel :) Free coffee, breakfast, gym, maid service! But expensive, impersonal, and you don't own it. Cruising is a great value for your dollar as far as vacations go. However, if you've never been cruising before (or even if you have) you need to be aware of these 11 hidden costs on Carnival cruises. - Free Stuff : How Others Get Free Money, Booze, Gasoline, And Everything!