

Getting the best bang for your student buck.

Budgeting is important to ensure you have the £££'s to enjoy your time at university.

A strong budget will also help when those unexpected costs crop up or for things you don't think of like:

Over £1300: The average extra course costs.

- Textbooks - £119
- Printing costs - £28
- Materials - £55
- Computer for course - £484
- Travel to and from work placements - £203
- Field trips - £158
- Software, programmes or apps - £97
- Technical equipment - £153
- Report binding - £20

Source: Which? University.

Our top dollar savers!

Buses: Check what deals your local bus company offers for students. Look out for offers like the Unirider ticket from Stagecoach.



Transport.

Coaches: National Express Young Persons Coachcard. Costs £12.50 for one year or £30 for three years and saves you a 1/3 off all Standard and fully flexible fares plus 15% off travel to events and festivals.

Trains: Buy a 16-25 Railcard for a 1/3 off all rail travel. It costs £30 for one year or £70 for three years. You can save about 12% off the cost of a one year card with a Totum card or Student Beans.

London: Studying in London? You can get a Student Oyster Photocard for £20 and you can then save 30% off London travelcard costs and discounts on Bus & Tram passes.

Don't be a red sticker sucker: When you do your food shop go in armed with a shopping list and stick to it! It'll go a long way to prevent those impulse buys. Did you know the Co-Op offer 10% off in 3,200+ stores with a Totum card?

Meal prep the hell out of life: Meal prep life is not just for the fitness fanatics. Cook in bulk and freeze. Nothing gets wasted and it works out a lot cheaper, plus you always have a back up plan when those cupboards are bare, or you just can't be bothered to cook from scratch.



Food.

Fakeaway that takeaway: Save some serious dollar by ditching the Deliveroo app and make your own fakeaway for you and your flatmates. Have a look at the Tesco Real Food website for some great 30-minute fakeaway recipes.

<https://realfood.tesco.com/recipes/collections/30-minute-fakeaways.html>

Flash the student ID: If eating out just has to be done, and lets face it, it does! Make sure to flash the student ID everywhere any anywhere to see what offers you can grab, from a free burger in Maccies to 40% off main meals in O'Neills. There's an offer or a discount just about everywhere to help keep you on budget.

From the Netflix subscription (if you are that one person who actually pays it!) to cinema nights, to out out nights. Or a quick pint in the bar or coffee with friends, the cost of socialising will soon add up. And seriously eat in to your budget.



Entertainment.

Meerkat Movies: With this great hack from Money Saving Expert you can get 2-4-1 movies on a Tuesday and Wednesday for a year for just a few quid! Buy a single-trip travel insurance policy through Compare the Market which can cost as little as £1.01 and you can then get 12 months of Meerkat Movies and Meerkat Meals. Simple!

Use your student cards: If you've purchased a Totum card or signed up to the free student beans website check out what offers are available for that night or day out.

Amazon freak? Did you know you can get Amazon Prime, with access to all the TV & music streaming, unlimited photo storage, one-day delivery and 10% off textbooks for £39 a year.

Budgeting Hacks...

eBudget.

Make use of your banking app.

Apps like that from Monzo allow you to group all of your purchases into categories (food, entertainment, etc).

The app will then send you real-time push notifications when you're heading over budget in that category.

Some apps have a savings feature which will help you budget for things like holidays or bigger purchases.

Direct Debit it.

How's this for an hack!

- When you receive your student loan, transfer it into a separate current or savings account.
- Set up a Direct Debit so that each week your weekly budget is transferred into your normal spending account.
- If you ever need more cash (for an emergency, not a night out!) you can manually transfer extra across the accounts.