THE STUDENT MONEY MANUAL

The essential guide to managing your money at uni and beyond
BEFORE APPLYING

GAME ON

The Student Moneymanual is a beginner’s guide to looking after your cash at uni – do your own research and get expert advice before making financial decisions.

Some details may have changed by the time you read this, so always confirm things for yourself!

Links are independently sourced: we think they’re useful, but take care when visiting any sites listed.

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Paying your way through uni doesn’t have to be a ‘mare. In fact, once you peel away the jargon, staying on top of your money is beautifully simple. That’s where we come in.

There’s lots of financial support to help you get to and stay at university: we’ll show you where it’s hiding and how to get your hands on it.

And, once you’ve got some cash, we’ll help you keep hold of it. Master the art of scrimping, saving and always getting a good deal, and you’ll be quids in for a long time to come – you’ll find everything you need to get started inside.

WE GIVE DETAILS FOR FULL-TIME UK UNDERGRADS STARTING UNI IN 2018/19. PLUS FIGURES FOR PART-TIME, INTERNATIONAL AND EU STUDENTS WHERE WE CAN. CATCH US ONLINE FOR UPDATES AND EXTRA INFO!

HOW TO USE THIS GUIDE

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YOUR UNI SURVIVAL PLAN

Whether you’re thinking about going to uni or already knee-deep into your course, this page will help you get the most out of this guide.

GET THE HANG OF TUITION FEES (P5), THEN COMPARE COURSES AND UNIVERSITIES: P28 HAS HINTS ON WHAT TO INVESTIGATE.

You made it. We believed in you. Now budget: P14 IS A DREAM FOR THIS, BUT DO IT ONLINE AT THEMONEYCHARITY.ORG.UK AND IT’S A DOODLE TO KEEP UPDATED.

P4 HAS SUGGESTIONS FOR CHANNELLING YOUR CASH AT UNI, BUT IF YOU’RE SKINT EASTWOOD THERE ARE WAYS TO SPEND LESS (P25), SAVE MORE (P24) OR FIND WORK (P12). CONSIDERING USING CREDIT TO GET BY? SWING BY P18-19 TO KNOW WHEN AND HOW TO BORROW.

There’s heaps more help out there! We’ve listed organisations throughout, but if you need support asap, get onto themix.org.uk, thestudentroom.co.uk or your uni’s welfare team.

EACH ACADEMIC YEAR

You don’t need a confirmed course to ask for Student Finance, so apply early. If you’re a continuing student, you’ll need to reapply for funding. Whatever your situation, understanding how tax works will give you an edge (P20).

Accommodation options won’t hang around, so neither should you! Dig into housing costs on p23, or see if staying at home could be a money saver (p22).

Now’s also the time to weigh up savings, wages, or family support (p11). You may get to campus ahead of Maintenance Loan instalments, so you’ll need ready cash to keep you going, too.

LIFE AT UNI

Wondering if you can afford a degree? See how student loans work (p6-7), then read P8 FOR FUNDING YOU DON’T HAVE TO GIVE BACK.
**THE ESTIMATOR**

**WANT TO GET A HANDLE ON UNI COSTS? START HERE!**

<table>
<thead>
<tr>
<th>Category</th>
<th>You Say</th>
<th>We say</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rent</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Don’t forget deposit, admin fees and cleaning costs. Cost cutter: live at home (p22) or get a flat share.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Include groceries and meals out. Cooking in bulk and freezing leftovers can save on takeaways and bought lunches, too.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bills</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas, electricity, phone, broadband, water, TV licence, or anything else not included in rent. Cheaper if you share, stay at home or shop for cheaper deals!</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personal costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothes, shoes, make-up or toiletries. You’ll need cash to keep your clothes and house clean, too.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gifts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Presents and parties don’t come cheap (putting aside cash in advance every month can help!).</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>One-off costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Moving costs, home comforts, computer kit, holidays and emergencies (including replacing nicked or broken gear).</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Transport</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting to/from lectures, nights out, trips home. Car or bike running and maintenance costs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Study costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books, lab kit, stationery, printing and photocopying, field trips or placements. Avoidable extra: library fines.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gym, sports, societies, film and music streaming, and anything else you do for laughs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**WANT SOME EXAMPLES OF WHAT REAL LIFE STUDENTS SPEND? FIND OUT ON P21.**

**MONEY GOING OUT**

- **Total living costs:**
  - [£] /month

**MONEY COMING IN**

- **Maintenance Loan and/or Grant:**
  - [£] /month
- **Job:**
  - [£] /month
- **Family:**
  - [£] /month
- **Anything else:**
  - [£] /month

**Total income:**

- [£] /month

Don’t panic if your outgoings seem way higher than the money you’ve got coming in – there are loads of ways to cut back on costs or find extra funds you might not realise you’re entitled to. There’s more about both later in this guide – or jump to the budget builder on p14 to get started on your money plan.

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Our figures are just estimations to give you an idea of how much you might spend. Fill in the boxes with your actual numbers.

*Add up your estimates to see how much you’ll need to get by – but remember monthly costs can vary. You may pay less during vacations or if you find ways to scrimp (p25).*

Money going out

<table>
<thead>
<tr>
<th>Category</th>
<th>You Say</th>
<th>We say</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rent</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £400-£1,000/month (maybe more if you study in London)</td>
<td></td>
<td></td>
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<tr>
<td><strong>Food</strong></td>
<td></td>
<td></td>
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<tr>
<td>We say £100-£400</td>
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<td></td>
</tr>
<tr>
<td><strong>Bills</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £50-£120/month</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personal costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £50/month and up</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Gifts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £20/month or more</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>One-off costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say anywhere from £200–£500 per year</td>
<td></td>
<td></td>
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<tr>
<td><strong>Transport</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £30–£200/month</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Study costs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £50–£200 up front then around £40/month</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>We say £80–£150/month</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
6 WAYS TO PAY FOR A DEGREE

(COUGING UP AND WHEN TO USE ’EM)

1. STUDENT LOANS

A Student Loan can delay some study costs until after graduation, most notably the Tuition Fee Loan for course fees.

There’s also a Maintenance Loan (or Grant) to help with living costs – but it’s not always enough! Put each instalment towards important costs first (rent, bills, bus passes) and, if you can, hold some back to last until the next payment lands.

2. YOUR OWN MONEY

Wages can pay for groceries, giggles and daily living.

Savings are your secret weapon for big spends, treats and emergencies. Start brewing a nest egg before you get to uni if poss. Even a couple of quid a week can help you to cope with lean times later on – see p24.

3. BONUS FUNDS

As well as top-up cash for low household incomes, you could get a bite at uni scholarships, business bursaries, course/career incentives and emergency funds (full deets on p8).

They often come with criteria about how you spend ’em but, either way, the golden rule is don’t wait until you’re desperate – get in early.

4. INTEREST-FREE OVERDRAFT

Overdrafts can be a handy buffer for emergency or accidental overspending – but look for those that don’t charge interest to keep the cost of borrowing as low as possible. Use them wisely (and stick to the terms!) and they needn’t cost you a penny: p16 will see you right.

5. CREDIT CARDS

Credit cards don’t have to be a stepping stone to debt and regrets. Used properly they give purchase protection on big-money spends, can help manage a cash crisis, and can even help build a decent credit score for later life.

The key (with any kind of borrowing) is to always have a plan for repaying the balance, or you’ll pay over the odds in fees and interest. Tips on p18-19.

6. THE FAM

Family support doesn’t have to be financial (but if it is, take a look at p11). Furniture, leftovers and hugs are all as valuable as cold, hard cash.
GAME OF LOANS

STUDENT LOANS MADE SIMPLE

The Student Loan is money you can borrow to pay for uni but, rather than going to a bank, you can get government cash on special terms. As the name implies, you’re expected to pay it back: more about that on p7.

You don’t have to take out a loan, but you’ll need super-sized savings or other funding if not.

What’s on offer?

1. Tuition Fee Loan (up to £9,250/yr; less for private unis). It’s paid directly to your college or uni, and isn’t ‘means tested’, meaning it doesn’t depend on how much you or your folks have coming in, and where you live during term. Support can vary from a few hundred pounds to several thousand each year.

How do you apply?

Through your country’s Student Finance body. You’ll need to re-apply for support each year you want it, so stay on the ball!

MAKE IT PAY

• You’ll need your passport or ID documents, plus proof of income (yours or your parents’), so get them ready before applying for support.
• Don’t get short-changed by tax: see p20.
• Maintenance money lands in your bank account once a term (monthly in Scotland) – it’s your responsibility to make it last between instalments!

Bottom line

Even though it’s borrowed money, the Student Loan isn’t your average debt (p7), so don’t let the name scare you off. There are also other ways to raise cash for uni, some of which you don’t have to pay back (p8-13).

Whichever you go for, just check the funding – or your back-up plan – is up to the job: use p14 to estimate your costs and plan for any shortfall.

2. The Maintenance Loan for living costs is partly means tested: you’ll need to declare your household income if you want the full monty, with payouts on a sliding scale according to how much you or your folks have coming in, and where you live during term. Support can vary from a few hundred pounds to several thousand each year.

How do you apply?

Through your country’s Student Finance body. You’ll need to re-apply for support each year you want it, so stay on the ball!

STUDENT MONEYMANUAL 2018/19

www.themoneycharity.org.uk

ON LOAN REPAYMENTS

RE: PAYMENT

SETTING THE RECORD STRAIGHT ON LOAN REPAYMENTS

How much will you owe?

The Student Loan brews interest from the day you get your first payment and until you clear the balance – so you’ll end up owing more than you borrow (p18 explains why!).

In Scotland & NI, the interest rate is 1.5%.

In England & Wales, interest is between 3.3% and 6.3%, depending on whether you’re studying or have graduated.

Rates are reviewed every September and can go up or down – but that won’t affect your repayments.

When do you pay?

You don’t start repaying the loan until you’ve left your course AND your annual income is above £25k (£18,330 in Scotland/NI).

Once your weekly or monthly earnings are on target to hit that threshold, repayments are taken automatically from your wages before you get paid. You don’t make repayments on your whole salary! Instead, you pay 9% of whatever you earn above the threshold.

Repayments are flexible – so if you get a bonus, you may pay back a little more that month. But if you drop below the income threshold repayments stop until you’re back on track.

It’s a sweeter deal than you’ll get from any bank, but remember that as your salary goes up, so will repayments. You could have larger monthly repayments around the time you want a mortgage, for instance.

Here’s how monthly repayments could look based on the current repayment thresholds:

<table>
<thead>
<tr>
<th>EXAMPLE INCOME</th>
<th>MONTHLY PAYMENTS</th>
<th>ENGLAND &amp; WALES</th>
<th>SCOTLAND &amp; NI</th>
</tr>
</thead>
<tbody>
<tr>
<td>£19k</td>
<td>£0</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>£23k</td>
<td>£0</td>
<td>£35</td>
<td>£35</td>
</tr>
<tr>
<td>£30k</td>
<td>£37</td>
<td>£87</td>
<td>£87</td>
</tr>
<tr>
<td>£50k</td>
<td>£187</td>
<td>£237</td>
<td>£237</td>
</tr>
</tbody>
</table>

Will you pay it all off?

If you don’t earn enough to clear the balance over your working life, eventually you’ll hit loan wipeout: any remaining balance is written off and repayments stop. Wipeout typically kicks in when you turn 65, or 25-35 years after you take out the loan (depending on which country you loans you the cash).

It’s impossible to predict whether you’ll pay off your whole loan, though you can check your chances with a repayment calculator (there’s one at savethestudent.org).

Whatever the crystal ball says, remember that monthly repayments are predictable, with costs capped by income – and that can make it more manageable in the long run.

HEADS UP

Your loan agreement can change: interest rates or the repayment threshold can vary, for instance. Don’t panic! Keep tabs on your account and aim to stay informed.

IN A NUTSHELL

When it comes to Student Finance it’s salary, not the size of the loan, that determines monthly repayments. Whether you earn £25k or £50k, you only pay 9% of any earnings above the repayment threshold – and anything you still owe at the end of your loan term is written off.
LIFE BEYOND LOANS

STUDENT FINANCE

The funds on this page are handled by Student Finance, so you apply for them along with tuition and maintenance loans. Most are means tested: the higher your household income, the less cash you’ll get. Many are also reserved for UK undergrads already living here – but check for yourself so you don’t miss out!

Maintenance Grant

Unlike loans, grants are yours to keep (unless you leave your course early). There’s no grant for new starters in England: you can apply for a larger Maintenance Loan instead, along with the other cash pots on this page!

Scotland: the Young Students’ Bursary pays £1,875/yr on household income under £19k. Partial grants are available, but there’s nothing once income hits £34k. The Independent Students’ Bursary (for students who support themselves) pays £875, but only on income under £19k.

Northern Ireland: full grant of £3,475/yr on household income under £19k. Partial grant if income is higher than that – but no payout if it’s more than £41k.

Wales: a Welsh Government Learning Grant pays out at least £1,000. Students with lower household income, or living away from home or in London, could get more.

In N.I and Wales, the size of your grant will reduce how much Maintenance Loan you can apply for, unless you’re eligible for the Special Support Grant (below).

Special Support Grant (SSG)

Students entitled to state benefits, or who have special circumstances, can swap the Maintenance Grant for SSG in Wales and Northern Ireland. SSG doesn’t reduce how much Maintenance Loan you get; and doesn’t count as taxable income (p20), so won’t affect any income-related benefits you’re on.

Disabled Students’ Allowance (DSA)

If you have a physical or mental disability (including learning and other non-seen difficulties) non-means-tested DSA can help with the extra costs of going to uni. There’s money for specialist or adapted kit, travel or a helper, though you’ll be ‘needs assessed’ before you can claim the cash.

Cash 4 Carers

The Childcare Grant and Parents’ Learning Allowance pays out to students with kids while, if you’re financially responsible for another adult, there’s an Adult Dependants’ Grant.

Travel allowances

If your course involves clinical placements or a study abroad component, you may be able to claim back some travel costs. Student Finance will send you the relevant claim forms if your course is eligible.

How to apply

As the funds above are all handled by Student Finance, that’s who to apply, query or cry to next:

England: gov.uk/student-finance

Northern Ireland: studentfinanceni.co.uk

Scotland: saas.gov.uk

Wales: studentfinancewales.co.uk

UNI CASH

Don’t assume scholarships are just for book smarts – there are all kinds of criteria, including nationality, gender, subject, and even sporting or musical talent.

Many unis also dole out means-tested bursaries or fee waivers when you accept a place. It’s worth asking up front, though, as there are hidden gems out there. Contact the admissions office, or see the completeuniversityguide.co.uk.

Emergency back-up

If you find yourself in a financial black hole, don’t panic: your uni or college may have hardship funds for students struggling to get by.

Funds are usually earmarked for students with kids, with disabilities, or from low-income backgrounds, but there may be cash for others facing difficulty.

You’ll need to have enrolled on your course and have applied for the full Maintenance Loan you’re entitled to before asking for emergency funds. You might also be asked to attend an interview or share your budget (get a head start on p14).

As the name suggests, hardship funds are for unexpected costs – so you can’t bank on getting them, and you can’t use them to pay fees. Any cash you get is often non-repayable, though, meaning one less debt to worry about.
CAREER SUPPORT

The NHS funds some health and social work courses, though what’s available varies around the UK: see nhsbsa.nhs.uk for starters.

Loads of industry bodies offer subject funding for their professions, including engineering, television and teaching. Search online for ‘undergrad career bursaries’ or ‘get into teaching’ to spot them.

CHARITY GRANTS

There’s tons of money lodged in charity funds. Start with the grants calculator at turn2us.org.uk and drill down through options for health, religion, nationality and family situation to have more chance of finding something you’re eligible for. If your folks are (or were) members of a professional organisation, they may be able to claim hardship funds for you, too: ask.

BUSINESS FUNDING

Sponsored degrees can be lucrative, with some businesses stepping up for fees, support and work placements while you study. The trade-off is that you can’t pick and choose your subject, degrees can take longer, and you may have to work for the company during or after your degree. There’s no one-stop catalogue of corporate sponsorship, so pair web searching with talking to a careers adviser to sniff ‘em out.

GO LOCAL

While we can’t list everything going, it’s worth looking locally for extra support. That includes things like incentives for care leavers, top-up cash for low earners, hardship funds, sponsorship or competitions, prizes and awards. Start with your council and go from there.

TOP TIPS

- You can apply for some grants months after your course starts so, if you’re eligible and haven’t already applied, check it out.
- Read the small print! Does the money need to be repaid, will it affect other support, and does it come with any strings?
- Dropping out of your course may mean having to repay loans and free funding. Always talk through your options before ditching your degree.

The golden rule for top-up funding is: find out what’s on offer before you need it. If you find yourself in a pickle later on, you’ll know where to go to get things back on track. Trust us – it helps!

FUNDING FOR LIVING COSTS AT UNI

Funding for living costs at uni really takes the pressure off staying alive. Unfortunately, maintenance support alone isn’t always enough to get by – and what you may not realise is that the government expects you and your family to pick up the slack.

The budget on p14 will help you spot any holes, so that first. A job, savings or other funding (p8) can plug the gaps, but you may also need to tackle the ‘parental contribution’.

- How much are they expected to cough up? The parental contributions calculator at savethestudent.org can help work it out.
- Is it a given that your folks, grandparents or partner will want to support you?
- How easy is it to talk about money with your family? What attitudes to spending and saving do you have in common?

Is it a lump sum or a regular payment?
Do I need to tell you how I’ve spent it?
Do I need to pay you back?
What’s the plan if I get into trouble?

Whatever answers you get, see what grants, bursaries, scholarships and benefits you’re entitled to before selling the family silver; there’s cash out there, so make sure you’ve got all the facts.

FAMILY FORTUNE

HOW TO BORROW MONEY FROM YOUR FOLKS... AND SURVIVE

Is being financially independent important to you? Are you willing to take advice (or flack) on your budgeting, spending and priorities?

- Can you ask your family for money advice? Where will you get your info if not?
- If your folks can’t or won’t support you, how else will you cover your costs – savings, earnings, Wednesday night lottery win?

BANK OF MUM & DAD?

Talk through this page together with your folks, and here are some tips for what to ask before you take the money and run:

- Can you afford to help me out?
- How much cash are we talking?
- If your household income drops, ask to be reassessed for student finance or support – it could mean extra bucks.

Try the loot finder on p8, or up your chances of getting a job with p12.
MAKING A LIVING
HOW TO WORK YOUR WAY THROUGH UNI

Knowing what you want from a job means you can focus on applying for roles that do the business. We'll walk you through it.

Why are you working?
Steady work is the ticket if you need cash to live off, while seasonal jobs might be a better fit if you can't work during term, or are in it for fun or a break from your studies. Think too if you want a job that plugs into your career ambitions, as getting relevant roles or skills now can make it easier on your CV later on. There are loads of reasons for earning a crust: decide which is most important and use it to give you a steer.

What do you enjoy?
Not many bosses pay people to drink coffee and daydream, but it's still worth mulling over what gets you through the day. It might be lively team mates, being creative, or turning a hobby you love into a paying gig. Not sure what makes you tick? Try a careers personality test: your careers adviser can hook you up.

What can you tolerate?
What you enjoy can inspire you; what you can tolerate keeps your options open? Can you hack repetitive tasks and long hours? Were you born to sell, but hate stacking shelves? Get honest about your loves and loathes, and how you'll negotiate any that come your way.

When will you work?
Study time and job shifts don't always play nice together: the challenge is keeping them in balance. That might mean only working during vacations, or asking for flexible shifts. Find your bottom line, then steer clear of stuff that makes life harder!

Will it pay its way?
First, make sure work pays at least National Minimum Wage: that's £5.80/hour if you're 18-20, and £7.38 if you're 21-24. Check you’ll get enough shifts or income to meet your needs, and whether costs (transport, uniforms, etc.) will nibble into earnings. Jot estimates down on p14, then plan how you’ll spend or save your loot.

"UNI WORK IS MORE FLEXIBLE. I DON'T HAVE TO COMPROMISE MY STUDIES, AND IT HELPS ME DEVELOP SKILLS FOR THE FUTURE" – STEFAN

1. Hit the SU
Depending on the size and scope of your Students' Union you could be looking at bar shifts, catering, marketing, retail, student support, or good old-fashioned admin. People skills and personality are just as handy as work experience for these roles, so shout about your best bits! Your Union will also have a jobs board, either on their website or in the building, for vacancies around campus and in town: it's worth sniffing it out.

2. Campus jobs
Working for your uni or college means more options, from reception, library and departmental duties to being a welfare mentor for your halls of residence. Other plum positions include uni ambassador (showcasing the uni to new or prospective students) or, similarly, brand ambassador (promoting companies on campus). Your careers department can tell you what's on offer and how to get involved.

3. Look local
If you worked before uni, re-potting your old job in your new location keeps things super simple. It helps if your employer’s part of a chain but, if not, still ask if they can intro you! Retail, catering and bar work are the easiest to score without experience: pop along and ask about vacancies, check online job boards, apps and agencies, or chat to your uni careers adviser.

4. Think seasonal
If you don't want (or can't) work during term, seasonal roles are your go-to – but you need to line them up early! Christmas jobs can involve any or all of the above, i.e., temporary cover for bars, shops, restaurants, and the rest. There's more than cold-weather work out there: festivals, holiday repping and sports or music events are good all year round.

5. Internships
An internship is a fancy word for work experience but, whatever it’s called, it can be a foot in the door to a future career. They’re fiercely competitive, so planning and perseverance are a must! Roles are advertised through your uni, some job sites, and directly from companies – or see prospects.ac.uk. Just make sure of the pay, the duties, and any costs involved in getting to work.

"MAKE THE MOST OF SCHOOLS, FRIENDS OR NETWORKS, AND USE SOCIAL MEDIA" – ANGEL

"REAL-LIFE, HANDS-ON EXPERIENCE PREPARES YOU FOR THE REAL WORLD. IT’S AMAZING TO SEE HOW THE THINGS YOU LEARN ARE ACTUALLY PRACTISED" – ANGEL
Build a Better Budget

**MONEY COMING IN EACH MONTH**
(Split lump sums or termly payments into monthly amounts)

- Student finance: £
- Uni/other funds: £
- Family support: £
- Earnings: £
- Benefits: £
- Other: £

**TOTAL A** £

**BILLS**
How much do you/will you spend each month on:

- Rent: £
- Gas: £
- Electricity: £
- Water: £
- TV licence: £
- Mobile phone: £
- Broadband: £
- Insurance: £
- Anything else: £

**TOTAL B** £

**SAVINGS**
How much can you stuff in your savings account each month?

- Regular savings: £
- Special events (holidays, treats): £
- Emergencies: £

**TOTAL C** £

There's no magic trick to budgeting – it comes down to willpower. Going without can be tough at times but a money goal or plan – however basic – can help you go the distance.

**YOUR MONEY**
MAKE THE MOST OF IT!

**CONTRACT**
(The regular payments you'll probably make through your bank)

**PAY AS YOU GO**
(Things you've got a bit more flexibility with)

**LIVING COSTS**
How much do/will you spend each month on:

- Groceries & snacks: £
- Local transport: £
- Long-distance travel: £
- Study costs (books, etc.): £
- Clothes: £
- Toiletries: £
- Household items and cleaning: £
- Socialising: £
- Subscriptions: £
- Presents: £
- One-off costs: £

**TOTAL D** £

Want to check you've enough cash to make it through the year? Subtract your spending (total B, C and D) from your income (total A), then size up what's left.

Left with a minus number? Don't panic:

1. **Increase your income.** Check for bursaries, benefits and student funding, too, or find ways to earn extra (p12).
2. **Spend less.** Get better deals on your bills and get savvy about saving money.
3. **Cover priority costs first:** Siphon money from non-essentials if you have to.
4. **It's OK to ask for advice!** Start with your welfare officer or student money adviser.
5. **Think of your budget as a financial MOT and keep it updated.** Use our online version and you won't lose it:

   BUDGETBUILDER.THEMONEYCHARITY.ORG.UK

---

CRUNCH IT
Split this into a weekly or daily allowance, so you always know how much you can spend and still stay on budget. You'll need to track it to make it work - grab a budgeting app, or get a notebook and start scribbling!
KEEP IT

MORE BANK FOR YOUR BUCK
HOW TO WIN AT STUDENT BANKING

Student accounts come packed with perks: when you know how to work them they can make you money AND save you cash. Let’s dance.

Pick your perks
• 0% overdraft: lets you borrow emergency funds for free. The bigger the overdraft, the bigger your safety net.
• Most student accounts cap charges but fees for spending more than you have in your account or overdraft allowance will still sting, so check how they vary.
• Always have cash in the bank? Look for the highest in-credit interest or cash back on purchases to earn extra money for free.
• Freebies like railcards and vouchers are a steal if you’ve got enough cash to top up, or if you’re budgeting tight. If not, a decent overdraft or cash to get by and vouchers are a steal if you’ve got some of the privileges of the kind that give you off borrowed cash. Some accounts bundle in extra tools that are quietly affective (like railcards and bunching of teeth). Some accounts bundle in extra tools that are quietly affective (like railcards and bunching of teeth).
• Overdrafts explained
  Spend more than you have in your account and your bank can charge you interest until you’re back in credit. They could even refuse to honour payments you try to make, and charge a fee each time. Simplest way to swerve the pain? Agree an overdraft in advance.
  If your account comes with a £500 overdraft limit, it means you can spend your own cash plus up to £500 of the bank’s. Student accounts come with this safety buffer as standard, and don’t charge fees or interest for the privilege (like standard accounts).
  Crucially, they’re only free while you stick to the terms. Spend more than the limit and you’re back to square one:
  • Once you dip into an overdraft, any money you pay into your account goes towards clearing what you owe first.
  • When your 0% deal ends you may be moved to an overdraft which charges interest. That could make it harder or take longer to repay any outstanding amount.
  It’s not as scary as it sounds. Firstly, savour your overdraft: keep it for emergencies or for bubble-wrapping your own cash, not as a second income.
  The killer detail is planning how you’ll pay back any borrowings before the free deal ends. If you don’t quite get there, don’t flap – use the advice on this page to score the best graduate account to tide you over.

Graduate accounts extend some of the privileges of student banking, including a free overdraft – but note that the limit will shrink a little each year, gradually weaning you off borrowed cash.

Bulletproof banking
1. Do your prep
   You may need to pay in a minimum amount every term to keep a student account ticking over. There may also be course or residence criteria to meet – so keep your paperwork handy.

2. Stay perky
   Some accounts bundle in extra tools that are quietly affective (like railcards and bunching of teeth). Some accounts bundle in extra tools that are quietly affective (like railcards and bunching of teeth).
   The killer detail is planning how you’ll pay back any borrowings before the free

3. Spread it out
   Splitting money across a couple of accounts or banks can be a real stress saver. Keep cash for daily spending separate, for instance, and you don’t need to worry about accidentally crunching through next month’s rent.

4. Pay up front
   A prepaid card is like the debit card that comes with a student account. The difference is these have to be loaded with cash first. You can’t run up debt, because you can only ever spend what you top up. If you struggle with budgeting, have a poor credit score, or are an international student, they can be pretty useful. Revolut and Loot are popular: just check the small print, security and fees carefully.

Remember it’s not bottomless. If you ride your overdraft limit all year round you might not have much left in an emergency – so keep some back!

4. Update your address on the electoral roll – see gov.uk/register-to-vote.

Every time you apply for credit – an overdraft, credit card, even a mobile phone contract – the lender will run a credit check to see how you handle money. A good score means more choice and better deals on financial services and products. A low score can stop you getting the things you need or want.

1. Review your credit file before applying for loans or contracts: it’s free at clearscore.com or noodle.co.uk.

2. The credit check is all about risk for the lender. Do you have a history of paying back credit or settling bills on time?

3. A good score is harder when you don’t have a financial history. To build up a history you could put a couple of bills in your name and manage them well.

4. Update your address on the electoral roll – see gov.uk/register-to-vote.

5. A Student Loan won’t affect your credit rating, but skipping bills and piling up debt will.

A tip-top credit score – and good money habits – make life smoother. If you need help, or are stressing about past slip-ups, you’ll find more detailed suggestions at clearscore.com.

<table>
<thead>
<tr>
<th>STUDENT MONEYYMANUAL 2018/19</th>
<th><a href="http://WWW.THEMONEYCHARITY.ORG.UK">WWW.THEMONEYCHARITY.ORG.UK</a></th>
<th>STUDENT MONEYYMANUAL 2018/19</th>
</tr>
</thead>
</table>
BE A BETTER BORROWER

BECAUSE, SOMETIMES, IT’S UNAVOIDABLE

Borrowing doesn’t have to be bad news. There may be times you can’t get by without loans, credit cards or an overdraft – like putting down a rent deposit, or replacing a busted laptop quickly. The catch is that borrowing is rarely free. The secret is keeping it as cheap as possible.

Say you run out of cash and start paying your weekly food shop by credit card. Then, when the monthly bill arrives, you’ll just pay the minimum amount – or worse, you panic and stuff it down the back of the sock drawer.

By the time you have the cash to pay off your value pasta and squezy cheese you could owe more than you spent, thanks to the bank charging interest each time, or shopping around for cheaper credit (like an overspill). That doesn’t mean you shouldn’t borrow – but find ways to keep it free. That could be by paying your bill in full each month, or shopping around for cheaper credit (like an interest-free overdraft).

That doesn’t mean you shouldn’t borrow – but find ways to keep it free.

WHY CREDIT IS TOUGH TO SHIFT

When you pay £100 on a credit card, you don’t actually spend any money up front. The card company pays for your purchases, and you pay them back. Handy, huh?

Now, if you pay the £100 back in full when you get your monthly statement, you clear your balance and everything’s rosy.

If you only make the minimum payment (say, a fiver), your balance dips to £95. BUT, if the monthly interest rate is 2%, you also owe £1.190 in interest. So your balance jumps back to £96.60 – you’ve only reduced your debt by £3.10.

Do that every month and paying back your £100 spend could* take up to 2 years AND cost you an extra £30 in interest.

Credit is handy, but it’s a privilege you may end up paying for!

*We’ve used a simplified example to show that the longer you take to repay a loan, the more it costs. Real costs vary by the credit card, the interest rates and even when in the month you make your purchase.

GOLDEN RULES

Always ask:
• Why you want to borrow
• Whether it’s worth the cost
• If there are cheaper ways to pay

The bottom line is, always have a plan for paying it back.

STAYING ON TOP OF IT

When you have a means of paying it back, credit can help you get what you need in life. Where things start to go banana-shaped is when it’s used to buy things you can’t afford, or to mask bigger money problems.

If you can’t manage daily costs without borrowing, make sure you’ve got a 0% overdraft in place (p16), then check for extra funding (p8).

If money’s stressing you out, don’t struggle on alone! Your university welfare team will have seen it all before, and can help you get back on track.

SAVING UP FOR STUFF OFTEN MEANS PAYING LESS THAN GETTING IT ON CREDIT, AND PUTS YOU IN CHARGE OF YOUR OUTGOINGS — SEE P24.

CREDIT, CRUNCHED

WHERE AND WHEN TO BORROW

How you borrow money makes a big difference to what it costs you.

First up, run through the Golden Rules on p18. If borrowing is your best (or only) option, start comparing ways to get hold of the cash.

Credit cards

Good for emergencies, and tempting for loyalty points or ‘cash back’ on purchases. Paying for items over £100 also gets you Section 75 protection, where the lender can step in if you have problems with the retailer. Borrowing is only free if you avoid interest and penalty fees (usually by repaying in full each month).

• 0% introductory offers make borrowing cheaper. Just don’t be tempted to supersize your spending – you still have to repay part of it every month, or in full when the deal ends.

• Never withdraw cash on a credit card; it’s rip-off city!

• Store cards are credit cards with more catches and fewer benefits. Be savvy if you sign up, and always pay off in full.

Bank loans

Don’t have a student account (p16)? Regular loans and overdrafts come with big-boy rules, including arrangement fees, plus higher interest and missed payment charges. Unlike the Student Loan, there’s no slack on repayments if your wages drop: banks expect to be paid whatever!

Short-term loans

Quick and easy money, often online or through an app – but with sky-high interest and late payment fees. Best swerved unless you have regular income to spare.

GET A BETTER DEAL

• Estimate total costs including interest, fees and penalty charges. Then shop around for cheaper deals.

• Get organised! Not sticking to deadlines or spending limits is where credit gets even more pricey.

• The longer you take to repay, the more it costs: aim to clear your balance asap – use p14 to plan how.

• Don’t borrow to buy things you don’t need or can’t afford to repay; they’ll end up costing more than they’re worth.

HEADS-UP!

Your mobile phone contract, TV licence and even utility bills are a form of credit. Paying them late doesn’t just mean huffy letters and extra charges; it gets noted on your credit score (p17) too.

A good score means better borrowing deals, from a larger student overdraft to a cheaper mortgage, so it’s one to watch.

STUDENT MONEYMANUAL 2018/19
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**TAX UNTANGLED**

**5 TAX TIPS YOU NEED TO KNOW!**

Income tax works a bit like dining out: the more your meal costs, the more you tip. In reality, your ‘meal’ is all the money you earn during the tax year. The government pockets the tips – but uses them for things we all use (the NHS, police and schools) or might need, such as benefits.

- **Not all income is taxed**
- **Income usually means wages from a job. Taxable income** – that you pay tax on – also includes other kinds of earnings, such as tips, some work expenses and Jobseeker’s Allowance.
- Crucially, some types of income are **tax-free** (no tax to pay!):
  - Student Loan instalments and parental contributions (p11)
  - Interest earned on savings (though there are limits to how much, and where you store it)
  - Some benefits, such as Disability Living Allowance
- **There’s a tax-free bumper**
  - Most people get a Personal Allowance, which turns some taxable earnings into tax-free income.
  - The allowance is updated annually; for 2018/19, it’s £11,850. That’s how much money you can earn before you start paying tax (and tax-free income doesn’t count towards your allowance, as it’s already exempt). The allowance resets every April, ready for the next year’s earnings.

**Earn more, tip more**

Once you’ve reached your Personal Allowance, you pay tax on the rest of your income in bands. You’ll pay 20% on earnings between £11,851 and £46,350. When you’ve filled that band with income, you then pay 40% tax on the rest – and so on. The amounts are different in Scotland, but it works the same way.

**You can reclaim tax**

Tax is usually sorted when you get paid, with your employer deducting what you owe before paying you. This can mean overpaying tax if you only work a few months of the year or have several jobs – but you can claim it back: head to gov.uk to see how.

**Tax affects Student Finance**

Means-tested support, such as the full Maintenance Loan, is calculated on how much taxable income your household earns. Unnecessarily including tax-free income, like those mentioned above, could mean getting less support than you’re entitled to.

**WE’VE KEPT IT BRILLIANTLY SIMPLE BUT THERE ARE OTHER RULES AND ALLOWANCES, INCLUDING FOR INTERNATIONAL STUDENTS AND THE SELF-EMPLOYED. START WITH TAXGUIDEFORSTUDENTS.ORG.UK**

**CONCLUSION**

It’s always worth checking the small print when applying for benefits or student support, or when filling out financial paperwork: don’t get short-changed!

---

**THE LONDONER**

Deepak: 1st year, London South Bank

Lives: in uni halls

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
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<tbody>
<tr>
<td>Rent</td>
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<td>Bills</td>
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<tr>
<td>Food</td>
<td>£90</td>
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<tr>
<td>Socialising</td>
<td>£30</td>
</tr>
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<td>Travel</td>
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</tr>
<tr>
<td>Study costs</td>
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</tr>
<tr>
<td>Clothes</td>
<td>£10</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>£10</td>
</tr>
</tbody>
</table>

**TOTAL** £710

All-inclusive rent can be easier to manage than paying bills separately, as you’ll only have one fixed monthly cost to worry about.

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**THE NORTHERNER**

Sinéad: 2nd year, Leeds Uni

Lives: rented accommodation

<table>
<thead>
<tr>
<th>Item</th>
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<td>Food</td>
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<td>Socialising</td>
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<td>Travel</td>
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<td>Study costs</td>
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<tr>
<td>Clothes</td>
<td>£30</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>£0</td>
</tr>
</tbody>
</table>

**TOTAL** £595

City living means lots of ways to let off steam. Unless you’ve got a magic money pot you’ll need to budget your cash ... then stick to it.

It looks like Sinéad’s folks might help her out by paying her phone bill. Tips on talking money with your family on p11.

---

**THE HOME BODY**

Claire: 3rd year, UEA

Lives: with her parents

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
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<tr>
<td>Bills</td>
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<tr>
<td>Clothes</td>
<td>£20</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>£10</td>
</tr>
</tbody>
</table>

**TOTAL** £210

Living at home can mean huge savings but it’s not necessarily free: you’ll still need some cash to survive uni and have a life. Insider info on p22.

---

**MAKE IT GO FURTHER**

**WE’RE KEEPING IT BRILLIANTLY SIMPE BUT THERE ARE OTHER RULES AND ALLOWANCES, INCLUDING FOR INTERNATIONAL STUDENTS AND THE SELF-EMPLOYED. START WITH TAXGUIDEFORSTUDENTS.ORG.UK**

**RENT COSTING AN ARM AND A LEG? P23 WILL HELP YOU PAY LESS.**
CRIB NOTES

STUDYING WHILE STAYING AT HOME

Living at home can be an appealing option – but making it work is about more than just saving cash.

1. IS IT CHEAPER?

Staying at home can shave hundreds off monthly rent and household costs. On the other hand, the further you live from lectures, labs or work placements, the more it’ll cost to get there. Find out:

- How does living at home affect your budget (p14)?
- Will your folks expect you to contribute to rent or bills?
- Can they still give financial support on top if you need it?
- What will it cost to get to and from uni every day?

Remember that living at home might affect the bigger picture.

2. IS IT FOR YOU?

Commuting avoids the downsides of rented accommodation while wrapping you in cozy home comforts – but it’s important to see the bigger picture.

The more time you spend travelling, the less you’ll have for studying, a job, or mixing with other students. Having your mates live on campus, work full-time or move to other universities can feel isolating, too.

And, while home-cooked meals or clean bedsheets on tap are brilliant, always having your folks around could cramp your independence.

3. HOW TO KEEP IT SWEET

1. Discuss any rules you’ll have to live by, and what you need in return.
2. Take responsibility for some bills, cooking or cleaning.
3. Tackle commuting cost-suckers, like transport or buying snacks on-the-go.
4. Be realistic about how much you can fit into the day.
5. Get organised: you might not be able to nip back to campus if you forget something!
6. Find ways to feel included on your course: have lunch with mates, arrange tutor check-ins, and don’t miss lectures unnecessarily.

GET A HANDLE ON HOUSING COSTS

Whether it’s a shared house or a place in halls, renting can involve serious cash. Here’s what you need to know.

1. IS IT CHEAPER?

Staying at home can shave hundreds off monthly rent and household costs. On the other hand, the further you live from lectures, labs or work placements, the more it’ll cost to get there. Find out:

- How does living at home affect your budget (p14)?
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- Can they still give financial support on top if you need it?
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LIVING AT HOME CAN BE A COST-CUTTER. THE SWEET SPOT IS HOW YOU SPEND OR SAVE THE LEFTOVERS.

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needs help making sense of your contract or standing up for your rights? Scoot over to SHELTER.ORG.UK
GET

MINTED

THE NO-FUSS GUIDE TO SAVING

Squirreling away cash isn't always easy – but strategy can get you there!

THE PREP

So, what are you saving for? Whether it's back-up funds, fun money, or life after uni, a goal will keep you focused. Think about how much you need to put away every week or month to reach your goal, and whether you'll earn more or spend less to make it happen.

The money

Got a goal in mind? Here are some ideas to get you saving:

1. Every time you get money (Maintenance Loan, wages, etc.), skim off and save a bit before touching the rest.
2. Round-off your spare change every evening. Got £5.40 in your pocket? Keep the fiver and stick 40p in your savings jar.
3. If your banking app does the fiver and stick 40p in your pocket? Keep
4. Turn the day of the month into a daily savings target – so 1p on the first day, 2p on the second, and so on. After 30 days you'll have £4.65 – but the big money is in not starting over each month. Save every day for a year instead and you'll make £667 all-in.
5. Give up a regular treat, but still pay the cash into a savings account each time you would normally spend it.

THE BOOST

Interest is money the bank pays you for keeping your cash with them. When it comes to savings, grab the highest rate going (as long as you can keep to any conditions needed to get the interest), then switch banks or accounts if you find a better deal later on. Comparison sites like moneycompare.which.co.uk and moneysupermarket.com will show you what's on offer.

When you're paid interest, try to leave it in your account; you'll have a bigger balance earning even more interest. Think of it like a lottery rollover – the fewer cash-outs, the bigger the prize fund!

YOU CAN'T ALWAYS SWERVE UNEXPECTED COSTS. SAVINGS GET YOU BACK ON YOUR FEET, FASTER.

SECRET SAUCE

You can't always avoid unexpected costs – but savings can get things back on track sooner. Once you get the hoarding habit, keep going, even if it's pennies at first. The smart money's in savings, interest is like fertilizer for your funds, and the longer you save, the bigger the pay-off. Go forth and multiply!

MAKE IT GO FURTHER

BREAKING EVEN

Ending term skint doesn't have to be inevitable: you just have to find ways to spend less, save more and stay sane while you’re at it. We've got seven tips to get you started.

01 Rustle up some mates and run a Come Dine With Me cookery contest. Set a budget for ingredients, stick a few quid in the pot for winnings, then sit back and watch everyone come over all MasterChef. The tasty bit: a week's worth of dinners for the work of one.

02 Next time a contract comes up for renewal – broadband, gas or power – threaten to go to another provider. Lots of companies only bring out the big discounts when you say you're leaving ... so tell 'em!

03 If you buy bottled water because it's convenient, you're fleecing yourself: refilling a bottle from the tap does the job for nowt! Don't be afraid to ask for free tap water when you're eating out, too.

04 Paying in advance can reap big savings, from all-u-can-watch cinema passes to bus and train season tickets. Just make sure your budget can cope with regular or chunky costs!

05 Go freegan once a week. Plan ahead so you've got enough food to get by, then put your cash and cards away and find free alternatives for everything else. Don't just hibernate on freebie day; there's more kudos (and bigger savings) in living large for less.

06 Have a one-in, one-out policy for clothes and gadgets: sell an item you already have in the wardrobe/cupboard and put the cash towards new gear. Keeps down clutter as well as costs!

07 Upgrade your phone every year on a pay monthly contract and you'll pay way more than it's worth. If it ain't broke, shop around for a sim-only deal instead – easiest way to slash mobile bills to a tenner a month (or less).

LOSE YOUR LICENCE

You need a TV licence (£150.50/yr) to watch or record programmes as they're being broadcast, or to view any shows on BBC iPlayer. Whether you stream stuff on your tablet or only tune in to Freeview – they're the rules!

If you’re in a shared house, the simplest thing is to split the licence fee between you. If that doesn’t apply to you, or you want to swerve the cost altogether:

- See if your parents' licence covers you at uni. The catch is your device can’t be plugged into the mains or an aerial while viewing.
- Skip BBC shows altogether. You can still catch-up online for the other channels, as well as use on-demand services like Netflix, Amazon Video and YouTube.

Check for yourself: tvlicensing.co.uk/students
THE BLAGGER’S GUIDE TO...

THE PENNY-STRETCHERS THAT COULD SAVE YOU A BUNDLE

“Buy text books early in the year because sometimes the cost goes up as they become more in demand.”
Sarah, City University

Home-made snacks are cheaper than buying on-the-go – plus silent munchies like grapes or cheese are perfect for lectures/cinema (just lay off the stinky stuff).

Take an extra set of bedding and towels: you can leave one to air dry instead of forking out for dryers.

You can read or download philosophy, history and literary classics for free at gutenberg.org: have a look before buying for copies.

“Don’t take your bank card on a night out!”
Naomi, Nottingham Trent

“Bulk cook meals to freeze instead of buying ready-meals, which are such a waste of money!”
Mary, Nottingham Trent

“Don’t be afraid to buy own brand supermarket food – it’s just as good and way cheaper!”
Yvonne, City University

“Learn how to cook and prepare meals in advance. Not only will you save money on paying for delivery services, you get to control what goes in your diet.”
Angel, KCL

Set alerts on your phone to check and pay your credit card balance before being stung for late fees. Text reminders from your bank can save you scourching your overdraft too.

BARGAIN HUNTING

Before buying anything always ask: Do I need it? Can I afford it? Could I get it for less?

Compare prices before parting with any cash, then see if you can pay even less with a student discount or from a cashback or voucher site.

Your uni ID card is enough to grab most student discounts, but upgrading to NUS Extra (£12/yr) could be worth it for bonus savings, including money off at Amazon. Just don’t go OTT on offers: they still cost you!

Make a wishlist of things you want – but only get them if they come up on special offer. By the time it goes on sale you’ll probably be over it anyway!

“Spend your money on experiences rather than things – experiences are more valuable.”
Ben, London South Bank

“Make the most of freshers week – there tends to be good deals on!”
Sarah, City University

Forget paying big bucks for branded software if you can get the job done for free. Try Avast (antivirus), Pixlr (image editing) or LibreOffice (the clue’s in the name).

Full-time students are exempt from council tax. If you live with non-students, technically only they have to cough up for it.
BEFORE YOU GO

MAKE UNI DO MORE FOR THE MONEY

There’s no sure-fire route to getting a decent degree on the cheap. Even if funds are limited, studying somewhere you have no love for just because it costs less – or having no life when you get there – leaves you poorer in other ways. What you do have are informed choices.

BEFORE YOU GO

Compare different unis and locations to see how far your money will stretch (and what it buys you when you get there):

• Any uni funding (bursaries or scholarships) on offer
• Staff:student ratio or teaching time
• Library size, location and opening hours
• Extra course costs: books, materials, field trips
• Grad employment rates or starting salaries for your course and uni
• Cost and effort of getting home for the holidays
• Local costs: rent, transport and socialising

If you’re planning on working your way through uni, check what the local job scene is like too!

PUTTING IT ALL TOGETHER

MONEY MAGIC

If you’ve made it to this page without skipping – congrats! You should now be feeling more confident about managing your cash at uni. Still shaky on a few bits? You’ll find pointers in each article about where to go for more detailed advice. Either way, hang onto this guide and it’ll get you up to speed if you ever need a refresher:

1. How much does it cost/ do I need?
2. Can I pay less?
3. Where will the cash come from?
4. Do I still want it?
5. What’s the plan?

Brilliantly simple, right? That doesn’t always mean you’ll be rolling in cash at university, but over time, it’ll get you there.

In the meantime – it’s over to you. Relish your choices. Stay awesome. Do your dance. Send us a postcard.

Yours,

The MONEY Charity

There’s no secret to money mastery – anyone can do it, however much (or not) you have right now. In fact, you can boil it down to just five questions. Run through them any time you have to pay out, and they’ll nudge you in the right direction:

How much will uni cost you?
How much can you afford?
How loans work
Other ways to get cash
The back-up plan
Every-day money hacks

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WHAT WOULD YOU DO IF MONEY MADE SENSE?

HELPING YOUR WORLD GO ROUND