

TOP MONEY TIPS



Finances

- Apply for student support as early as possible and check on your application's progress, to make sure you receive your payments when term begins.
- To avoid late payment fees and library fines check your e-vision account weekly.
- Limit your trips to the cash point by planning your weekly spending and use cash not card.
- Use a credit card for emergencies only – if you wouldn't pay cash for it, don't buy it on credit.
- Open a student account and apply for a free student overdraft. Use for emergencies only!
- Read your bank statements to find out where your money goes (use a free app as well)
- Don't use pay day lenders (apply for a VC loan instead)



Shopping

- Check online for the latest supermarket offers.
- Make a shopping list and stick to it—don't impulse buy.
- Never shop when you're hungry.
- Choose non-brand products in the supermarket and save money.
- Plan meals (learn to cook if this is not a current skill) and make shopping lists; if possible buy in bulk with others or join a Food Coop.



Lifestyle

- Save around £250/year by not buying a daily coffee during term time.
- Buy or swap cookery books and learn to cook—it's cheaper and healthier for you.
- Walk or cycle to university—it saves money and keeps you fit.
- Join your local library for cd and dvd rental.
- Challenge yourself to have “spend-free” days.
- Plan the cost of a night out and keep within your budget.
- Carry your student card and ask for discounts.
- Recycle whatever you can (trade, sell, give to charity, freecycle, re-use in another way)
- Save each week—even £1—to get you into the mindset of saving.

Travel



- Buy a UEA discount bus pass for £225 and travel free for a year within Norwich.
- Invest in a student railcard for a one-third discount on most rail fares.
- Book ahead to take advantage of cheaper rail or air fares.



DO YOU KNOW THE DIFFERENCE?

For more information on finances, go to:

- www.gov.uk/student-finance (student finance information)
- www.nhsbsa.nhs.uk/students (NHS bursaries)
- www.moneyadvice.service.org.uk (financial health check and info)
- www.moneysavingexpert.com (money matters info)
- www.stepchange.org (free debt advice)
- www.gamcare.org.uk (free gambling support)
- www.citizensadvice.org.uk (general advice, including benefits, debts, finance)