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Don't Go It Alone

Trying to have a completely independent University experience will be much more expensive than teaming up with your mates – living together, shopping together and cooking together will save you money on all basic expenses.

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Packed Lunch

That panini and coffee you just bought will set you back £5 – making your own sandwiches is a much cheaper (and often healthier) option.

3

Eat Lunch at Home

If you don't live far from your lecture halls, why not nip home for lunch? It'll save you so much money instead of buying food at the local cafe, and provides you with an alternative to a packed lunch.

4

Make Your Own Takeaway

Takeaways are often very expensive for what they are – so why not make your own pizza instead of calling the local pizza parlour? As well as being cheaper, it's a lot healthier and fun too.

5

Have a House Dinner

Cooking a meal together with your housemates is much cheaper than having your own separate meals. Obviously, whilst it's not viable to do so every night, why not set aside a night once a week to catch up with each other over good food and wine for less?

6

Don't Shop When Hungry

Everything will seem essential if you're in a supermarket with a rumbling tummy. You'll be much more sensible if you're shopping for food after you've had something to eat.

11

Buy in Bulk

Have a big shopping trip the first week of term and stock up on the cupboard and freezer basics. This'll mean you'll only have to buy a few fresh items such as eggs and veg every week or so, saving you tonnes of money.

12

Make Shopping Lists

Write a list before you do your food shop and stick to it. Resist the urge to buy things on impulse unless you really, really need them!

15

Collect Sachets

Some may say this is being tight, but if you so choose, you could stock up on the free ketchup, mayonnaise and salt sachets at places like MacDonald's so you don't have to buy your own.

16

Buy Supermarket Branded Food

So you may not be willing to give up Heinz Baked Beans; but switching to unbranded tinned goods and essentials like pasta will cost less, but you won't even know the difference!

7

Invest in a 'Keep Cup'

If you get your coffee in your own flask you'll get a discount. Plus, it's great for the environment!

8

Coupons

Lots of supermarkets have online coupons that you can print off and use in store. Also, by signing up to their loyalty cards, you'll often get money off vouchers too!

9

Grow Your Own Fruit & Veg

Seeds are extremely cheap to buy and can be picked up from places like Wilko's; and will cheapen the cost of your grocery shopping. While the results are not instant, you can look forward to new yummy goods each season and know that your food is organic!

10

Shop Savvy

Do your food shop after 7pm or on Sunday afternoons in order to nab all of the best bargains. If the sell by dates are close, put anything you don't want to eat just yet in the freezer.

13

Make Your Own Popcorn

If you're going to the cinema, buy in a bag of popcorn from the supermarket or make your own instead of buying it at the cinema where it's overpriced.

14

Freeze Your Leftovers

If you've cooked a meal from scratch and find you have some of it leftover, instead of throwing it into the bin, split it up into portion sizes and put it into your freezer – extra meals at no extra cost.

"ONE OF EVERYTHING PLEASE."





NIGHTS OUT

17

Drink at Home, Not In Bars

You'll save loads of money by buying your own booze from the supermarket, and you can be much more raucous in the confines of your own home!



18

Student Nights

Plan your nights out around student nights at the club – that way, you'll get discounted entry and discounted drinks.

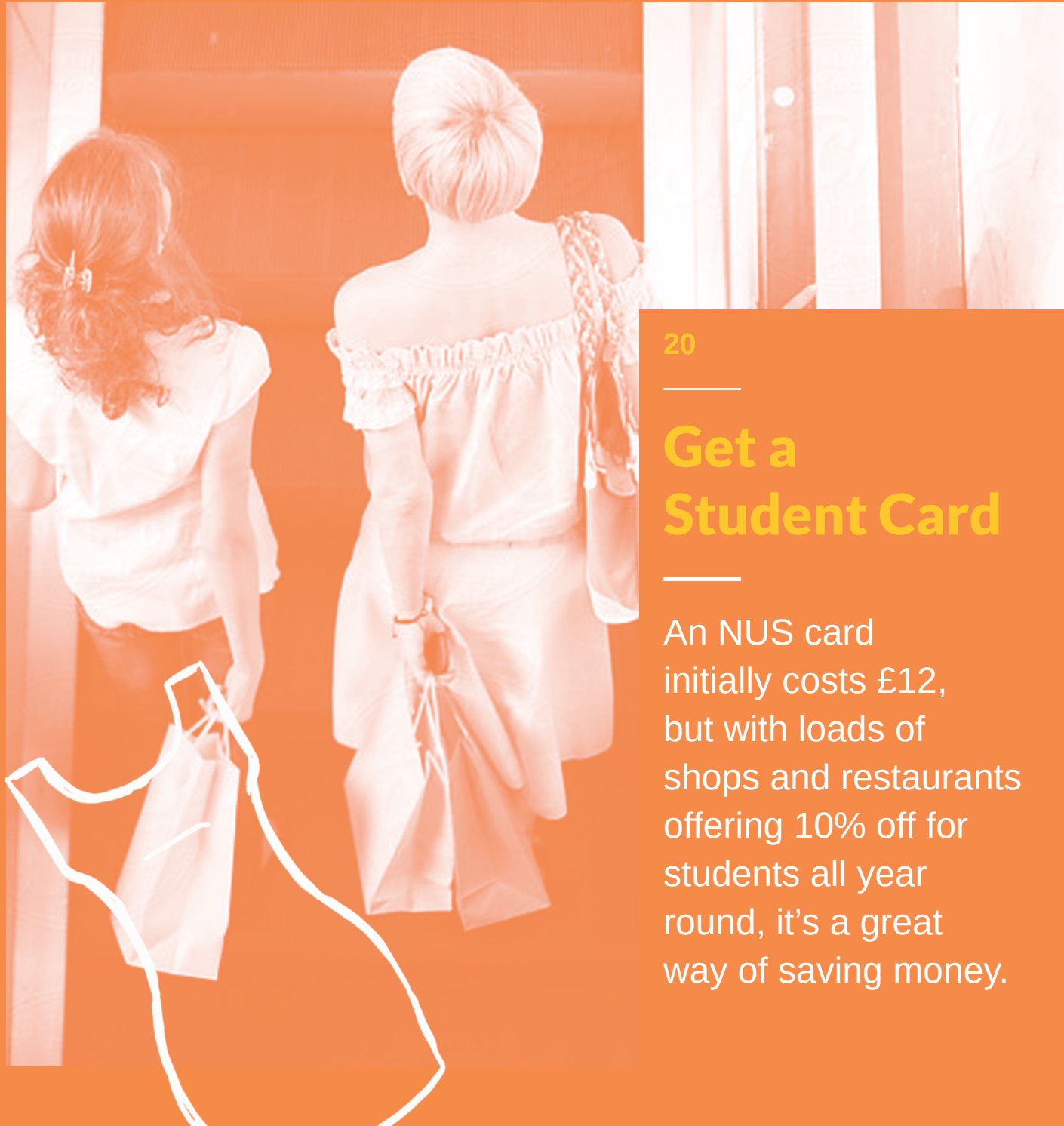
19

Plan Nights In

Going out every night isn't the only way to have fun. Why not plan a fun night in instead – a DVD, karaoke and some sweet treats? A great night in at a fraction of the cost!



CLOTHES & SHOPPING



20

Get a Student Card

An NUS card initially costs £12, but with loads of shops and restaurants offering 10% off for students all year round, it's a great way of saving money.

21

Remember your Student Card

Lots of places have discounts for students – just make sure to ask, as they're not always publicised.

26

Get Customizing

If charity shops aren't for you but you still want to freshen up your wardrobe, why not customise some of your unwanted clothes? Grab a needle and thread, and get creative with sequins, buttons... anything that takes your fancy!

30

Make Your Own Presents

Rather than forking out on impersonal gifts for friends, why not make them something? Photo collages and baked goods always go down a treat. Or, you could take up knitting and make scarves for people!

27

Use eBay

If you don't want something, sell it! Just make sure you take packaging and posting costs into consideration before you agree on a price.

31

Always Buy Generic Medicine

For general aches and pains, instead of splashing out £2 for a packet of Nurofen, buy Tesco's own 16 pack of Ibuprofen for 19p – they're exactly the same!

22

Voucher Websites

Check out websites such as Student Money Saving and Student Beans to get deals and discounts on hair dressers, restaurants, beauty treatments... the list goes on!

24

Charity Shops

If you're desperate for some new clothes but are absolutely broke, why not check out your local charity shops? Most of the clothes are nearly new, and the ones that aren't, you can pass off as vintage!

28

Invest in Accessories

You're out shopping and want to buy something new. Instead of reaching for a new dress or a top, why not pick up a bag or some jewellery? These are often cheaper options and are more versatile – they can be put with more of your clothing to freshen up your look.

32

Sell Old CD's Music & Games

Websites such as Music Magpie will buy your old CDs, DVDs and games off you – but be aware, you need to trade a minimum of 10 per time.

23

Get Loyalty Cards

Obviously, don't sign up for any store cards that are credit cards; but shops like Boots, Tesco and Costa have their own loyalty cards where you can save up points and use them in exchange for money off.

25

Clothes Swap

Ask your mates to bring round some unwanted clothes and switch them for your own unwanted garments. A whole new wardrobe completely free of charge!

29

DIY Beauty Treatments

Instead of spending money on facials, manicures and other beauty treatments, you can do them at home instead for a fraction of the costs. Buy the basic items from shops like Boots, and get googling for creative ideas.

33

Get a Kindle

It's worth purchasing if you enjoy reading as you can get hundreds of books for free; and those that do cost money are often cheaper than their hard copy equivalents. Plus, it's much lighter to carry around!

34

Buy A Bike

Initially it may be a high expense, but it'll save you lots of money you would otherwise have spent on bus fare!

35

Get Some Fresh Air

If you don't fancy cycling, why not walk to uni instead? It'll save you bus fare too (as long as you don't live too far away!)

36

Catch The Night Bus

If you're on a direct route with the local night bus, catching that will be a lot cheaper than calling a taxi – just make sure you know the timetable.

37

Share a Taxi with Friends

Taxi drivers are often happy to do multiple stop-offs, and sharing with a group of friends will be so much cheaper than paying the taxi fare all by yourself.

38

Get a Railcard

It's very useful having a railcard if you're planning on getting the train home quite a bit, as it saves you up to 1/3 off travel. If you have a bank account with NatWest, they give students 16-25 railcards for free!

39

Book Your Tickets In Advance

The earlier you book your train tickets, the cheaper they often are. It's also worth checking out the price of two single tickets compared with a return as sometimes, these can be cheaper.

40

Complain about your Delayed Train

If your train is delayed by an hour or more, by law, the minimum compensation is 20% of your ticket price back. So don't feel ashamed, get complaining!

45

Skype

Chat to people anywhere in the world for free. This is particularly good if you want to keep in contact with your friends who are studying abroad – but be warned, this could bring on major tan envy!

46

Orange Wednesday

Taking advantage of the 2-4-1 deals at cinemas and restaurants will literally half the cost of your night.

41

Get the Bus Back

If you don't want to fork out the cash for a train journey and don't mind spending hours on the motorway, why not catch a coach to wherever you want to go? Megabus often does £1 deals to most places in the country.

43

Don't Drive

Insurance, MOTs and petrol is all extremely expensive, so think carefully about whether you actually need a car at uni. Catching the bus or walking are much cheaper alternatives.

47

Get Your Haircut at a Beauty College

As they're trainees, it'll mean your hair cut will cost you a fraction of the price; and if all you're after is a trim, well, you can't really go wrong!

42

Fly for Less

Planning a holiday with your friends? Try STA travel and www.studentflights.co.uk as both specialise in cheap flights for young people.

44

Exercise for Free

Unless you are actually willing to dedicate your life to the gym, it can often be an unnecessary expense. Why not go for a jog around the park instead, or try some exercise classes at your university – they are often at a discounted rate for students.

48

Cut Your Own Hair

Invest in some scissors and get snipping away at those split ends... just don't try giving yourself a whole new style (for obvious reasons!).

52

Stay Healthy for Free

Students in full time education are eligible for free prescriptions, dental treatment and eye tests... don't go wasting money on things you can get for free!

49

Use Freecycle

Freecycle prevents perfectly good items from ending up in landfills by giving them to those who need them. Just sign up to your local group and go along – you could kit your whole house out for free!

50

Stop Smoking

As I'm sure you already know, smoking is bad for your health and costs a lot of money. Stopping smoking will save you so much money, and you could always spend it on something fun like a holiday.

51

Challenge Yourself

Challenge yourself to spend-free days... you'll feel so great knowing that you're able to do it!



BILLS, BUDGETS & HOME

53

Use Less Energy

Cut down on your energy bills by turning down the thermostat and wearing woolly jumpers. A good way to cut down on your bills over the winter is to study in the library instead – that way, you'll still be warm, but won't be forking out for it!

54

Be Environmentally Friendly

Cut costs on your bills by only turning the light switches on in the room you're in, and shutting all of the doors to keep the heat in.

55

Complain

If you feel like you're paying too much on utilities, phone your provider and try to negotiate a better deal. It doesn't always work, but most of the time they'll be so keen to keep you as a customer that they'll knock some money off your monthly bill.

56

Budget

Set yourself a weekly allowance for food, nights out, bills etc. Withdrawing your money is an easy way to track how much you've spent, as is writing down everything you've spent money on.

57

Shop Around

Research carefully before deciding on who to use with your gas, electricity and phone contracts. Make sure you're getting the best possible deal for every situation.

58

Don't Rely on Your Overdraft

An overdraft can be a good idea if you need an extra couple of quid to get by, but don't fall into the trap of spending more and more money just because you can. Whilst it's easy to get into the habit of using your overdraft, it's very hard to get out.

59

Get Insured

Endsleigh have lots of great deals, costing approximately £11 a month. Fingers crossed none of your things will get stolen, but if they do, it'll be a great relief (emotionally and financially) that you're insured!

60

Don't Overpay

If you earn less than £8,105 a year and are a student, you shouldn't have to pay any tax whilst working. Make sure you and your employer fill out a P38 to declare this.

61

Maximise Your Washing Load

Make sure your washing machine is full at every load, which will save you using extra fabric softener and/or caplets, all of which can be quite expensive.

62

Contact the Council

As a student, you're exempt from paying council tax, but you may have to get in touch with the council to make them aware you're in full time education. Council tax is often over £100 a month, so you'll save loads by not having to pay for it!

63

Get an ISA Account

If you've got any spare cash, instead of leaving it lying around, put it in a cash ISA instead; which as well as being a tax free account; does not tax your interest, unlike the majority of other accounts.

64

Keep Your Spare Change

You may think those 5ps aren't worth anything, but saving your spare change over a period of time will more than likely get you a free coffee and a cake!

65

Get a TV Licence

If you share a house with a group of friends, then it'll only cost you around £30 – compared to if you get caught and have to pay the £1,000 fine! Also, if you aren't in your house for a full year, you can get money back off the months you haven't watched TV.

66

Don't Get a TV Licence

This may sound contradictory to the above tip, but you can watch catch-up TV on your laptop without needing a license. So if you honestly will only watch TV using catch-up, then you don't need to spend the money on a TV license.

67

Keep Your House Clean

Keeping your house nice and tidy along with not breaking anything in the house will mean that by the end of your tenancy, you should get all of your deposit back, which can be a huge chunk of money.



68

Think Twice Before Ordering Books

If you only need to read a few chapters, or reference a few lines, then why not get it from the library instead? You could even photocopy the important parts you need. If not, try Amazon or EBay for cheap deals.



69

Read Online

If your course has a heavy reading load, think again before printing off another 30 page article. Most academic articles can be accessed online, so make notes from this and include page numbers.

71

Buy a Printer

Whilst it may seem like a high expense what with having to purchase ink cartridges too; if you're likely to print off a lot of things, it'll work out cheaper to buy your own printer instead of paying to use your Universities' facilities.

73

Get a Job!

Most students don't realise what a great opportunity getting a part time job is to boost your cash flow. Whilst it's important to make sure your studies don't suffer, most students can find a few hours here and there, and it means you'll get to meet new people!

75

Become a Tutor

Helping others educationally, whether that be teaching younger people English or maths can earn you quite a bit of money, as well as the satisfied feeling you'll get knowing you've helped someone!

70

Paid to Study?

Some students are eligible for grants and bursaries while they're studying, so check out and see if you're one them! Filling out the Student Finance form should sort out whether you can get a government funded grant, but if you're still unsure, ask your University.

72

Computer Software

With an RRP of £219, Windows Office doesn't come cheap – but if you're a student, by going on the website, you can get it for just £30! All you need to do is verify your identity with your student email, so wait until you enrol to claim this offer.

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Work Where You Shop

Working at your favourite clothes shop, bar or the nearest supermarket can be very beneficial for you when the staff discounts come rolling in.



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