

MONEY SAVING TIPS

Top Tip – Make a budget

It's easy to overspend as soon as you arrive at University. To make sure you have money to last for the rest of the year, work out a weekly spending budget.

There are lots of websites to help you like Blackbullion which has a budget calculator

<https://www.blackbullion.com/>



SAVE MONEY ON SHOPPING

- **Shop around** - compare prices at different supermarkets. The easiest way to do this is on a price comparison site such as mysupermarket.co.uk. The closest supermarket isn't always the cheapest.
- **Meat and fish** are expensive, so eat more vegetables to save money. It is healthier too.
- **Try own-brand labels** - they taste just as good and are usually much cheaper than branded products. Many supermarkets offer saver/basic or value labels too which are even cheaper.
- Shop at **markets** for fresh fruit and vegetables - Hatfield and St Albans have markets on Wednesdays and Saturdays.
- **Plan** a weekly menu - make a shopping list and stick to it.
- A **big shop** is more economical than little shops. Buy in bulk by yourself or share with friends. Do a large shop and share the cost of a taxi with friends or see if the supermarket will deliver.
- Take advantage of **special offers**, like buy one get one free, 3 for 2, on items you would usually buy.
- Look out for **discount shelves** or items in the reduced section but check the 'sell-by date'.
- **Shop in the evening** when fresh food is reduced. Co-op often have big discounts late in the day.
- Don't go shopping when you are hungry because you will buy more.
- **Cook on a rota with friends/housemates** – you'll spend less money on food and less time cooking!
- **Freeze it.** Frozen vegetables are as nutritious as fresh and are often cheaper. Also make enough food so that you can freeze extra portions. You can also freeze bread and cheese then just take out only what you need.
- **Register for Loyalty cards.** Lots of stores have free loyalty cards which earn you 'points' every time you shop. These 'points' can then be used to earn money off your shopping.
 - The Galleria offers a free *Privilege Club card* which is accepted in some of the Galleria stores giving you additional discounts. Sign up at the Information Point on the first floor.
- Register for a **TOTUM card** – Although you will automatically get student discounts in some places with just your university ID card, it is well worth buying a TOTUM +ID card too. You can sign up online at nus.org.uk and it will cost you as little as £14.99 for a year, but you will need to upload a photograph. The card can get over 150 offers and discounts in places such as Amazon, ASOS, Spotify, Superdrug, Domino's and you could even save on cinema tickets.
- Look out for newspaper and magazine **coupons**.
- Remember the **Co-Op offer a 10% discount** for TOTUM +ID card holders and they have a free loyalty card.
- **Shop second hand** - in charity shops or on websites such as eBay, Gumtree and Freecycle.
- Buying goods **online** can be cheaper. Amazon offer discounts on some purchases through their website for NUS card holders. Check out **UNiDays** website for student discounts - particularly good for high-street fashion.
- **Ask for student discounts** - lots of shops offer discounts to students although it may not be advertised.

SAVE MONEY ON GOING OUT

Socializing is an important part of any new student's life, but you don't have to spend a lot of money to have a good time.

- Take full advantage of [student offers](#), when drinks are cheap and entry is often free.
- Get a TOTUM + ID card and save money on cinema tickets and eating out. Pizza Express has great offers!
- Look out for any [freebies and special student offers](#) at restaurants, cinemas and high street shops.
- Try going out on different nights of the week. For example, cinema tickets are usually cheaper Monday to Thursday.
- [Have a drink and eat something before you go out](#) – it will work out cheaper.
- If you are always hungry after a night out, remember to have something ready for when you get home - this will stop you buying expensive takeaways on the way home.
- Museums and art galleries often have [free entry](#), especially in London.
- Use 2 for 1 offers if you travel by train. There are lots of offers in London to visit the tourists sites - show your train ticket and you get two entries for the price of one
<https://www.daysoutguide.co.uk/2for1-london>
- The Dean of Students' Office run trips throughout the year. These are a great way to see the UK and even Europe as well as making friends. Look out for news items on StudyNet for the next trip.
- Download the app 'VoucherCodes.co.uk' for special offers and discounts to your phone. Always read the conditions.

SAVE MONEY ON TRAVEL

Travelling around the UK can be very expensive. Here are a few tips to help make it cheaper.

- Trains are a lot cheaper [off peak](#) so always try and travel during these times. [Off peak](#) is Monday to Friday after 9.30am and all day at the weekend.
- Purchase a [Young Persons Railcard](#) for £30 a year. The card saves you a massive 1/3 on many rail journeys in the UK. Restrictions do apply, so read the exceptions.
- [Book train tickets in advance](#) from thetrainline.co.uk. It may also be cheaper to split a journey rather than buy one ticket, especially if you get your first train during peak times.
- The National Express Young Persons Coach card is targeted at full time students aged 16-26 years old. It allows you to save up to 30% on fares on National Express Coach services. National Express operate across the UK. Book online <http://www.nationalexpress.com/>. It costs £12.50 per year or £30 for three years.
- [Get a bike](#). Once you've got it, it's completely free (and often quicker) to get around. Look for second-hand bargains on Gumtree and eBay.
- Get a [bus pass](#). If you use the bus more than twice a day, buy a weekly pass to save on fares. UNO bus passes can be bought in the Student Centre. Interlink have day passes that may be cheaper.
- Look at the megabus.com website for cheap bus and train deals.
- [Flying abroad?](#) Make sure you get the cheapest flights by using a comparison site like [Opodo](#).

