

TRY SOME OF THESE BUDGETING TIPS

- Take a part-time job whilst at university, at least in your first and second year. But try to get balance between work and study right.
- Prepare a budget sheet (available from the Welfare & Financial Advisers in rooms 72 & 74, Woodbury).
- Plan for extra expenses like birthdays.
- List essential expenditure.
- Keep track of your spending patterns, little things like coffee, newspapers, text messages etc can soon accumulate.
- Avoid credit cards and store cards, interest soon adds up and can be very expensive.
- Fruit and vegetables are cheaper from greengrocers.
- Read the small print in mobile phone contracts. They can be expensive when free offers end.
- Take advantage of shop loyalty cards.
- If you are experiencing problems paying a bill, don't ignore it, get in touch with the creditor. You may be able to negotiate smaller payments, explain that you are a student and tell them when you hope to start full time work.
- Avoid using cash-point machines that charge for use.
- Don't use expensive debt management services, the Citizens' Advice Bureau has a free specialist debt service.
Tel: 01905 611371.
- Don't buy all the books on your list straight away. Ask your tutor which are the most important ones. Some can be bought second hand from second years or on eBay or Amazon.
- Make sure your possessions are insured either on your own or your parents' policy. Endsleigh Insurance are recognised by the NUS.
- Recycled computer packages can be bought from as little as £120 from Worcestershire Lifestyles.
Tel; 01905 731352.
- Save up to 1/3 on rail travel with a student rail card for all under 25's and full time students of any age.
- Always make sure you have set enough money aside for essential food, rent, and fuel bills.
- Microsoft offers some cheaper software for students. Visit www.rm.com and click on Home Learning and follow the links. Applications for the license may be obtained from the IT help desk.
- Shop at supermarket chains rather than expensive independent/small shops.
- Avoid costly takeaway food and cook your own meals.
- You may be eligible for help from the university Access to Learning Fund. Application forms are available from the Finance Office, S.U., Woodbury or www.worcester.ac.uk/wfa
- The Students' Advice Bureau in the Students' Union allows free phone calls (with permission) for matters concerning welfare or finance.

- Use a local bus pass for cheaper fares. Visit www.firstgroup.com and complete an online application form.
- Save money by walking, when safe to do so.
- If you bought a TV licence before going home for the summer you are entitled to a refund of any unused quarters (3 calendar months). Visit www.tvlicensing.co.uk and complete an online refund form.
- If you really need something, save up. If you leave your credit card at home you will not be tempted to over spend.
- NUS Extra student cards, which cost £10, enable you to receive discounts in some shops or on entrance fees.
- If an instalment of your student loan is delayed you **may** be able to have a short-term loan from the finance office.
- Try not to incur library fines as they are expensive.
- Make your own sandwiches at a fraction of the cost of ready made ones.
- Complete health form HC1, for help with prescriptions and other NHS health costs.
- See whether you are eligible for help from Educational Trust Funds and charities.
- Car share.
- Save as much money as you can before starting university by taking a summer job.

Produced by

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Tel: 01905 855501 and 542091
Website: www.worc.ac.uk/wfa



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