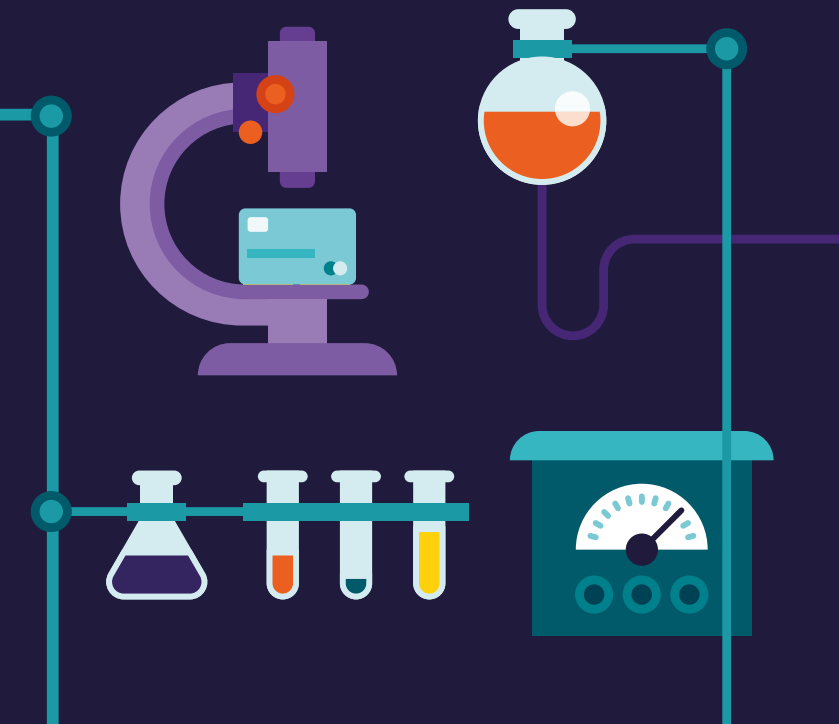
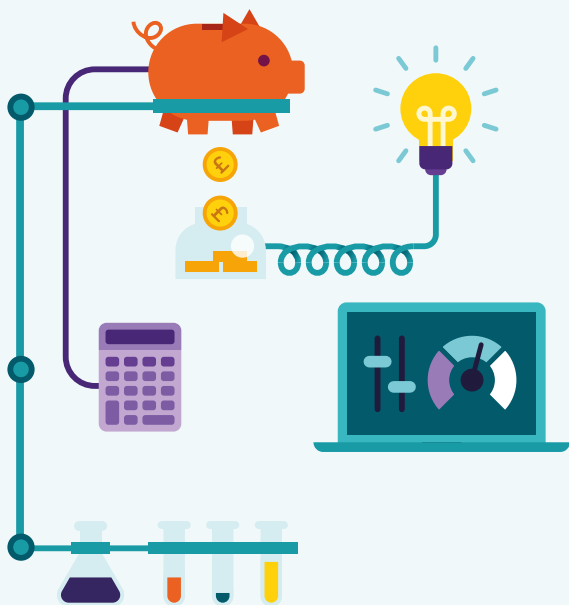


²⁰ Mo ney ¹⁹ La b

National Student Money Week

Periodic table of savings





Welcome!

This guide will help you make small changes to your financial habits. Following any of these simple suggestions can produce big savings over time.

We have grouped these savings tips into 6 different categories: shopping, transport, entertainment, holidays, student life and apps. Within each category are a number of different elements. Each of these elements is an example of a strategy that could help you save money.

Enjoy!

P.S. This is an objective, non-commercial piece of material and we have received no money from any of the apps, or companies listed.

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Blackbullion

Shopping



Blackbullion tips

Top 3 tips when you are heading to the shops



Buy own-brand items. Supermarket brand items are often better value for money than premium brands.



Reduce the number of trips you make to the shops. This decreases the chances of you making impulse purchases.



Check the lower shelves. Items that are shelved in your eye line are designed to catch your attention, but the better deals are often found stacked lower on supermarket shelves.

Use bigger supermarkets

Go big and go home

Cost of a banana at a regular store = 9p

Cost of a banana at a convenience store = 25p

That's a 177% increase!

Bigger supermarkets stock a larger range of items. They also normally stock lower priced items, and make it easier for you to bulk buy staples like pasta or rice. Smaller “convenience” style groceries may only stock premium brands, along with a smaller range at higher prices.

Shop at charity shops

Shopaholic

Plenty of bargains can be found in local charity shops, especially if you live in a bigger student-packed city. Heading to the charity shops in affluent areas is another way to pick up some retro gems.



Find your nearest [charity shops](#).¹

Shop in the evening

Red sky at night

Most supermarkets begin to reduce prices in the early evenings for items nearing their sell by date. An hour before closing is a good bet to find some bargains.



Check when the supermarkets in your area [start to reduce prices](#).²

Use cashback sites

Johnny cash-back

Example, a cashback site offers 9% cashback on trainers which means £5.40 saving on £60 shoes.

Cashback sites earn commission if you buy goods through their sites, they reward you with a % of that commission. There are a number of sites to choose from, find the one that best suits the items you want to buy — for example, some offer cashback on flights with certain airlines.

Main Players: [Quidco](#), [Topcashback](#).

Buy own brand items

Ban the brand

Branded Cereal = £2.50

Supermarket Brand Cereal = £0.75

At one box a week that's a £91 saving per year!

Switching to supermarket brand items, instead of premium brands, can save you roughly one third on your food spending. Supermarkets will try different tactics to encourage you to purchase the more expensive items, but stay strong and don't be put off by the simple packaging.



Compare the prices of items across a range of supermarkets at mysupermarket.co.uk.

Do one big shop each week

One hit wonder

Knowing what you are going to buy, and only going to the shops a minimum number of times each week, makes it easier to avoid impulse purchases.



Make a list before going to the shops!

Use loyalty cards

One of us

Make the most of loyalty points, but only if you are going to be spending money anyway. Different shops offer different schemes, it might be worth shopping at a cheaper supermarket than one that offers a loyalty card — but it can pay off to do some research.



Do your homework and make sure that a [loyalty card is worth your loyalty](#).³

Buy in bulk

Costco card-holder

Example, £2 per kg for 500g of rice, or £1.43 per kg for 4kg.

Rice, pasta, cereal — buy large bags of kitchen staples. You can also stock up if they are on offer. In general bigger packages are a lower cost per gram than smaller packages.

Sell your old stuff

Cash in your attic

Clothes you don't wear, games you don't play, books you don't read — make money out of your unwanted items. Clothes in particular are a good item to try and sell if you are looking to declutter.

Main players: [Ebay](#), [vinted](#), [Shpock](#).



Take a look at the prices others are charging and sell preloved clothes.

Transport



Blackbullion tips

Top 3 tips when you are planning to get from A to B



Plan ahead and sort your travel as early as possible for the best fares.



If you need to use public transport to get around, then buses are often the best value.



Travelcards are an excellent investment — especially the 16-25 Railcard.

Book travel in advance

Ticket to Ride

Example, a bus from London to Glasgow - £40 next day / £28 in advance.

Term dates are set in advance, book your travel home for the holidays as soon as possible. Rail prices are a little more flexible than plane tickets, but you might find that flying is cheaper, even with a Railcard. With trains, you can generally purchase tickets up to 90 days in advance.

Take the bus

Speed

Example, London to Glasgow by train = £70.50 / bus = £34.30.

Pack a travel pillow, and snooze your way to your destination. Generally far cheaper than the train, plus TOTUM (formerly NUS Extra) discounts are available. If you are getting around town, the bus is probably the cheapest alternative to walking or cycling. A season ticket may also work out as better value over the long term.

Get a 16-25 Railcard

Trainspotter

Using a 16-25 Railcard saves the average traveller £192 over the course of a year.

The discount to beat all discounts. Yes, it's an initial £30 investment, but after a few long distance train journeys you will more than make your money back.



Renewing just before you turn 26 will gain you an extra year of reduced train travel.

Check for student rates

Savvy Spender

Take advantage of being a student by making the most of any student discounts. Cinemas, restaurants, travel — flash your student card when you're making a purchase, shops may have student discounts that are not obviously advertised.



Have your student card handy when out and about.

Travel by foot or pedal power

Lycra legend

Travel for free. Stretch your legs, or saddle up! Getting around under your own steam is more rewarding than taking public transport or taxis.

Main players: sweatco.in, betterpoints.uk.



Earn some cash for your efforts with some apps that reward your hard work with discounts at selected retailers.

Entertainment



Blackbullion tips

Top 3 tips to have fun without blowing the bank



Check out your student union to keep up to date with free events.



Alternate alcoholic drinks with water on nights out. You'll be glad the following morning!



Keep your kitchen stocked with some go-to snacks for your inevitable post-party appetite.

Become a Mystery Diner

Guess who...

One free meal per week could save you £500 over a year!

Flexible work, a fun evening and a free meal. Mystery diners, and mystery shoppers, are paid to conduct market research in stores. The employees don't know your identity, hence the "mystery". A good gig for any James Bond wannabees.

Main players: [Mystery Dining](#), [Silent Customer](#).

Avoid gambling

The house always wins

Some students have reported losing as much as £20,000!

The dream of winning big is tempting, however you will lose money gambling. Avoid it.

Pay with cash

Cash money

Studies suggest that people spend 12-18% more⁴ when using a card than paying in cash.

Next time you're heading out, or going to the shops, set yourself a spending limit and withdraw that money as cash.

Sign up to Tastecard

Taste of success

If you are planning on going out for a meal, Tastecard has a huge range of deals available.



Check the deals, and whether it will save you money: [tastecard.co.uk](https://www.tastecard.co.uk).

Be an early bird

Catch the worms

If you know you're heading to an event, get in early to cut the costs. Gigs, festivals, shows — the earlier you book, the better deal you will get on tickets. Plus, you are more likely to find cheaper tickets for your travel.



Buy festival tickets early through guides.ticketmaster.co.uk.

Share subscriptions

Sharing is caring

Share subscriptions, for example split the cost of a streaming service between friends by signing up to a package allowing you to watch on multiple devices.



Before signing up to a subscription service, take time to think about whether it's for something you really need.

Sign up to societies

Eager beaver

The societies fair is always an exciting opportunity, but control your enthusiasm! There are only so many activities you can take part in. Before you splash out on sign-up fees prioritise the thing that you really want to do. You may find you have less free time than you thought.



Find out the dates for your university's Freshers' Fair.

Get fit for free

Cheap gains

The average gym costs £15 per month, that's £180 per year!

The outdoors is your gym — parks and trails for running, fields for football — join meetup groups and get fit for free. Brits waste [millions](#)⁵ on gym memberships that they never make use of.

Join TOTUM

Channing TOTUM

The new version of an NUS card gives you access to discounts across restaurants, entertainment and more. It works out cheaper if you buy for multiple years, but investigate if it's really going to save you cash before you buy.



Check out the deals on offer through a TOTUM card at nus.org.uk.

Check for vouchers

Cashback!

Planning a celebratory meal? Earned a night out? Have a look online for voucher codes covering restaurants, events and entertainment. Many retailers thrive on student customers and will offer promotions to get you through the door. These can be a great deal if you were planning a celebration anyway.



Check for vouchers at vouchercodes.co.uk.

Holidays



Blackbullion tips

Top 3 tips for any holiday trips



Pack light and take hand luggage only. Stop paying for excess baggage at check-in.



You need a plan when travelling on a budget, leaving less to chance means less unexpected spending.



Hostels, a roof over your head and a bed. Practice being comfortable sleeping while wearing earplugs.

Pay in local currency

When in Rome

One study showed that British travellers pay 7.74% more if they choose to pay in £s rather than €s.

Avoid exchange fees by withdrawing cash, or paying for items, in local currency when you travel abroad. If you choose to pay in your home currency, you will be charged a currency conversion fee. Some banks also offer free cash withdrawals abroad, usually with a daily limit.

Become a WWOOFer

Crofts not crufts

WWOOF, World Wide Opportunities on Organic Farms. You provide labour, farms provide food and lodging. With locations all over the world, it's a great opportunity to immerse yourself in other cultures.



Explore opportunities at wwwoof.net.

Sign up to Jack's Flight Club

The first rule of Jack's Flight Club is....

Knowing how to find a deal on a holiday travel pays off and Jack does it for you! A weekly newsletter with the best travel deals around. If you are heading away somewhere over summer, you'll almost certainly be able to bag a bargain.



Plan your next adventure: jacksflightclub.com.

Find free accommodation

Sofa surfer

Meet new people, have a local that can show you the sights, and get a roof over your head. Couch surfing can be done solo, but if you are more comfortable travelling with others you may also be able to find a place. Average hostel bed costs £20 per night, couchsurfing is free!



Check out cheap accommodation at your destination: couchsurfing.com.

Pack light

Nomad

EasyJet charges £37 for one checked bag.

Avoid checked baggage fees, it might be cheaper to buy an item you really need at your destination. Travelling is a grubby activity, nobody expects you to be looking your best while backpacking.

Use student travel sites

Planes, trains, and automobiles

There are a several student focussed travel operators. They offer student rates which might bag you a cheaper ticket that a standard fare.



Find student travel deals: statravel.co.uk.

Make use of Duty Free

World traveller

Flying home for the holidays? You can pick up last minute christmas gifts duty free on your way, if you are flying out of the EU then you can claim back the VAT which is built into the price. This may mean a 20% refund on the cost of your item.



Save 20% on purchases if you're flying outside of the EU.

Student Life



Blackbullion tips

Top 3 tips for student life



Get cooking! Learning some decent recipes will save you loads compared to overpriced ready-made meals and take aways.



Get the most value from university resources such as the library.



Set up a direct debit to pay your bills on time and avoid the late payment fees.

Reduce unhealthy habits

What a drag

One pack of cigarettes a week (20) = £10.40.
That's £540.80 a year!

Quitting smoking is like giving yourself a pay-rise. You might like to treat yourself to something special with the money you've saved.

Main players: [Smokefree](#), [QuitNow](#), [Kwit](#).



Use a [quit calculator tool](#)⁶ and see how much you spend on cigarettes.

Organise your finances

Mark Zucker-bucks

Automate your rent payments by setting up a standing order, and set up direct debits to pay any recurring bills. It saves you forgetting and being charged for a late payment.



Set up a standing order for your rent and direct debits for your bills.

Buy a travel mug

You mug!

A £2.50 latte 5 days a week = £650 a year!

Cut down on your coffee spend by making your own. If you buy 3 coffees a week you could save yourself £30 a month by brewing up a pot at home.

Cook at home

Gordon ram-save

The average student spends £20 per week on takeaways.

Learning to cook is a life skill. Practice makes perfect so get hold of some recipes and give it a go. Cheaper, and healthier than eating out.

Control your loan

Mission control

Use Blackbullion's budgeting tool to set yourself a budget. Having a plan for when your loan lands in your account makes you less likely to spend it on things you don't really need.



Make your own budget, and stick to it!

app.blackbullion.com/tools/budget-calculator

Explore accommodation options

Diary of a skimpy kid

Rent will be one of your biggest expenses while at university. Figuring out your accommodation options early gives you a wider range of properties to choose from.



Consider saving by living with a group of friends.

Use all purpose cleaners

Elbow grease

All purpose cleaners can cost as little as £1.40 per litre, compared to £3 per litre for branded cleaners.

Living in shared accommodation comes with its cleaning challenges. Buying supermarket brand all-purpose cleaners over branded cleaning products saves you money as you only need to buy one product. It also improves your chances of getting all your deposit back... if you use it.

Set your timer

Clockwatching

Sort your heating and hot water out to reduce your bills, there's no point having the heating on all through the night or over the holidays. Figure out how to work the timer for your central heating and hot water, then set it to come on and off only when it's necessary.

Negotiate your rent

Wheeler-dealer

The average student pays £406 per month on rent.

The amount of rent that you agree to when you sign a tenancy agreement can be negotiated up until that point. Rent is the number one expense for university students so it's worth trying to find the best rate possible.

Borrow don't buy

Trivial pursuit

Average spend on books and equipment is £60 per month.

Before you head to the bookshop to pick up your required reading, check out the university library. Consider splitting the cost of your textbooks with friends, or photocopy the relevant pages.

Invest in a waterbottle

High quality H2O

Tap water, on average costs 0.1p per litre. Bottled water costs 65p.

All premises licensed to sell alcohol are legally obliged to provide access to water. Invest in a good water bottle and it could save splashing out on unnecessary bottled water.



At an airport and can't find a water fountain? Head to the nearest bar and ask them to fill it up for you.

Haggle your phone contract

Del-boy

The average person saves £72 by haggling on their phone bill.

The vast majority of people who haggle for a discount on their phone contract receive one. See if you can negotiate a better deal with your provider, citing a better deal you have been offered elsewhere is useful leverage.

Libraries

Bookworm

Libraries generally offer movie rental services, so you can cancel your streaming subscription!

Libraries offer many resources in addition to books. For example, movie rentals, cheap photocopying, and journal access. Plus a source of wifi and a place to study that won't need you to buy a coffee.

Student accounts

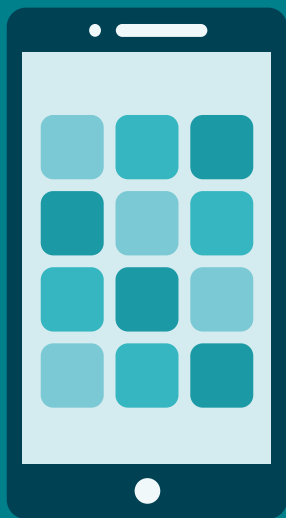
Get smart!

Student accounts can offer useful deals, such as cash incentives and zero interest overdrafts. Double check that when you graduate as a student, your overdraft is not going to start charging you interest.



Some banks offer £50 to open a current account with them.

Apps



Blackbullion tips

Top 3 tips to make you 'appy



Tech is great for automation! For example, having your spending categorised automatically is a time saver.



Get smart! Take advantage of great learning content available online.



Try before you buy. Make the most of any trial period before shelling out for a paid app.

Digital banking

Join the bandwagon

Mobile banking, budget monitoring, and easy payment apps are taking off. Track your spending, have it categorised automatically, and make payments to friends and contacts while you are on the go.



Check what banks such as [monzo](#), [revolut](#), and [starling](#) have to offer.

Credit scoring

Get into the green

A credit score can be used by banks to determine how likely you are to pay back money that is lent to you. Improve your credit score simply by paying your rent! A higher credit score gives you access to better financial products, such as more attractive rates if you are borrowing money.

Main Players: [Experian](#), [ClearScore](#), [Equifax](#).



There are a number of companies you can use to check your credit score online for free.

Splitwise

Sharing is caring

Sort your house bills, rent payments and split costs between friends. An easy solution to shared payments where you can keep track of who owes who.



Try the app splitwise.com.

Chip

Chip and win

Save money without trying with this smart saving app that calculates how much you can afford to save, and automatically puts it away for you.



Try the app getchip.uk.

Credit Ladder

Snakes and ladders

A strong credit score can give you access to better rates on mortgages, loans, credit cards, and utility bills.



Build your credit rating, by paying your rent on time through [Credit Ladder](#).

Meet Cleo

A-I in your palm

Your own personal money advisor. Tracking your spending and giving you hints and tips along the way. Useful for keeping tabs on your financial goals.



Try the app meetcleo.com.

Blackbullion

#moneysmart

Improve your financial situation through education, knowledge is power. Blackbullion's online learning platform covers subjects such as Budgeting, Saving, and Investing. In addition, there are a selection of tools, such as a budget calculator, that make controlling your finances more manageable.



Login at Blackbullion.com.

Resources

1. <http://charityretail.org.uk/find-a-charity-shop/>
2. <https://www.studentmoneysaver.co.uk/article/supermarket-reductions-tips-tricks/>
3. <https://www.savethestudent.org/shopping/a-guide-to-the-best-loyalty-cards.html>
4. <https://www.nerdwallet.com/blog/credit-cards/credit-cards-make-you-spend-more/>
5. <https://www.mirror.co.uk/news/uk-news/brits-wasting-558m-unused-gym-9679158>
6. <https://www.nhsinform.scot/stopping-smoking/calculate-my-savings>

