

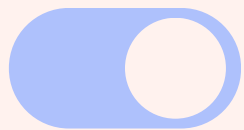


# Budgeting 101

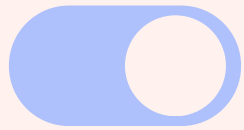
for uni students

a simple & easy guide

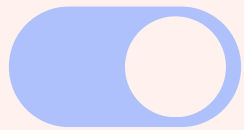
# Budgeting Tips



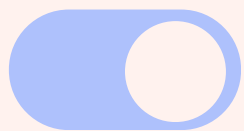
Know your SFE entitlements & when they will come in (visit the website)



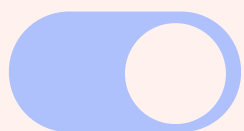
Make sure to re-apply for SFE when they contact you, in time



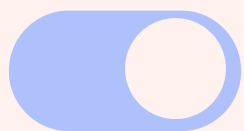
Know your income  
(SFE, Jobs, Grants, Family Support)



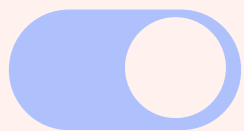
Track your expenses  
(services such as monzo or check your monthly statements on your banking app)



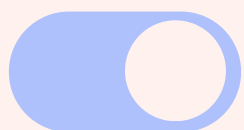
Set & stick to a realistic a monthly budget for you  
(split up your SFE & income to cover rent, bills, food, transport, savings etc)



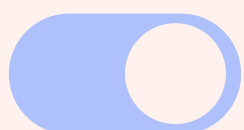
Differentiate between needs and wants  
(Essentials = rent, groceries, travel, utilities/  
Wants = eating out, new clothes, subscriptions)



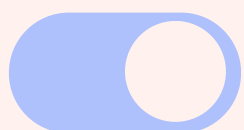
Meal plans & cook at home



Save the planet & shop second hand  
(textbooks, clothes (vinited, depop, charity shops, 2<sup>nd</sup> hand book stores, uni free online textbooks))



Student discounts  
(unidays, totum, student beans)



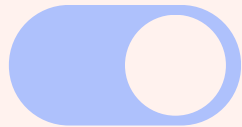
Public transport discounts  
(16-25 railcard, bus passes, oyster cards)



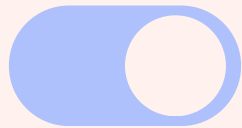
Cancel un-used  
subscriptions

Disclaimer: This is not financial advice. Make sure you read & understand all terms & conditions before accepting them. You are never alone, always speak to your bank, your university, and HMRC if you have questions about your financial situation. It's important to keep HMRC informed about any income you earn to avoid any future issues. Their support teams are trained and ready to help. Many universities also offer emergency funding, hardship grants, and budgeting support, don't hesitate to reach out. If you think you may be eligible for Universal Credit, you can contact the Universal Credit helpline on 0800 328 5644 for advice and support.  
Help is available, and you are not alone.

# Budgeting Tips



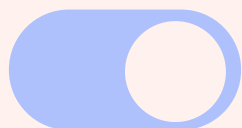
Avoid buy now, pay later  
(this can cause interest which can add up, if you have to make sure to keep track of payments)



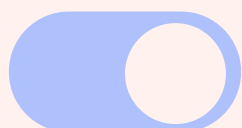
Get cashback & reward schemes  
(top cashback, tesco clubcard, greggs free food on 10<sup>th</sup> item, reduce food waste schemes)



Get a part time job  
(on campus or local)



Open a student bank account



Avoid overdrafts where possible & don't use pay day loans (always speak to your bank)



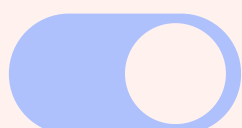
Set up & keep track of direct debits for bills



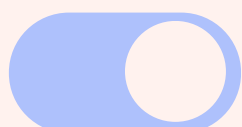
Use budgeting tools



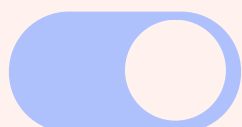
Get support  
(uni, bank, HMRC)



Try and save  
(standing orders into your savings accounts and look out for the best ones)



Try and create a small emergency fund



Frequently re-visit your budgets

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# Budgeting 101

for uni students

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