

THE STUDENT BLOG



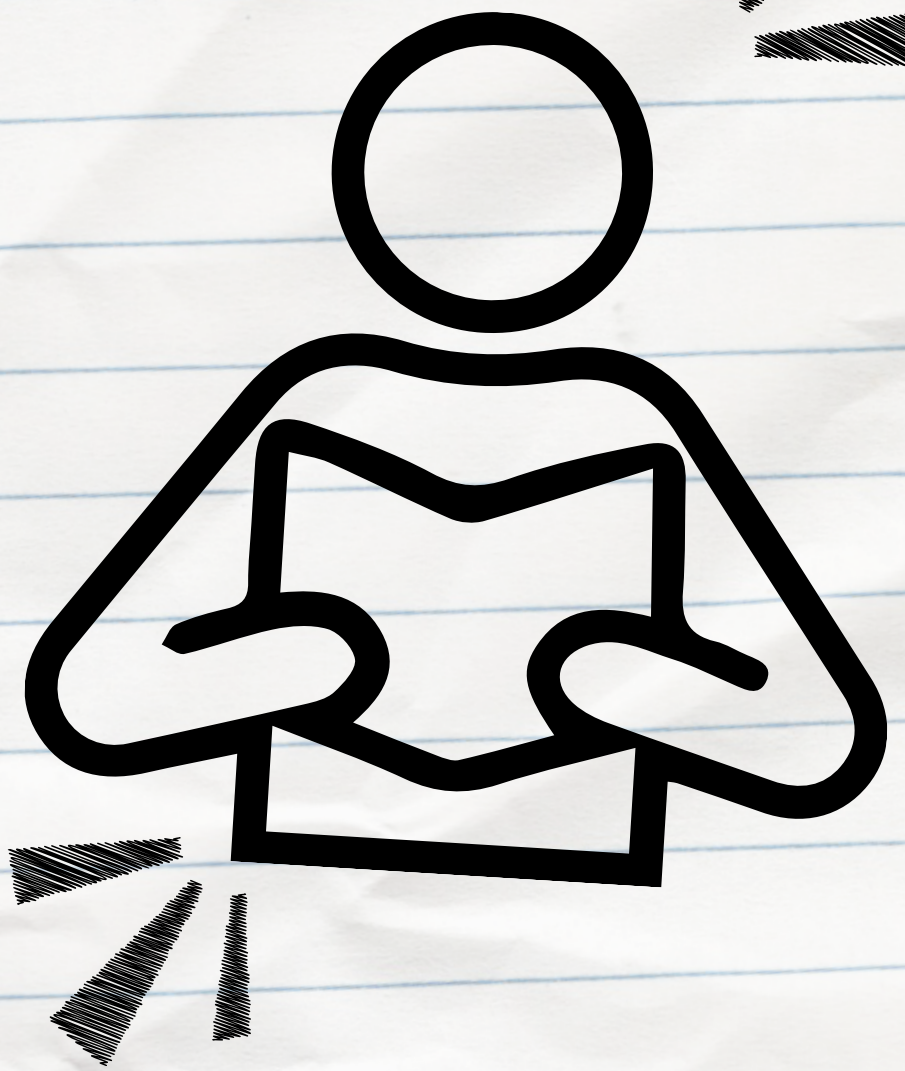
STUDENT
FINANCE AND
BUDGETING!



CHIARA



Durham
University



UNIVERSITY:

DURHAM UNIVERSITY

COURSE:

**PSYCHOLOGICAL AND
BEHAVIOURAL SCIENCE**

**FAVOURITE SCHOOL
SUBJECT:**

MATHS, FRENCH, SPANISH

HOBBY:

CHEERLEADING

**WHAT'S ONE THING YOU WISH YOU
KNEW BEFORE APPLYING TO
STUDENT FINANCE, AND DO YOU
HAVE ANY TIPS FOR MAKING THE
PROCESS EASIER?**



I think one thing I wish I had known about student finance was that it's quite a long process. It's not just about submitting the application, parents also have to submit information and quite a few documents need to be included.

That's why I'd definitely recommend to every student applying for student finance to submit it early. Submit it way before your exams so that you don't have to worry about it.

The last thing you want is your student finance to have been delayed or rejected because of missing documents. Just submit it early, get it out of the way so that it's all done by the time you start university.

HOW DO YOU MAKE YOUR STUDENT LOAN LAST ACROSS THE YEAR, AND ARE THERE ANY OPPORTUNITIES TO INCREASE YOUR FINANCIAL INCOME AT UNI?



I think it's very easy for a lot of students to see so much money enter their bank account and start recklessly spending it, which is why it's so important you make a budget. Set a weekly budget for your food shop, and make sure you stick to it. Treat yourself but within reason. What I would recommend to any student is to get a part time job.

There are so many opportunities available to you; your university should advertise plenty of options and look for any positions in shops or restaurants near you. It's not just useful to have another source of income but it'll also look really good on your CV and teach you quite a few life skills.



TELL US ONE MONEY-SAVING HABIT OR HACK THAT YOU COULDN'T LIVE WITHOUT!



Honestly, this isn't really a hack but shopping at Lidl over Tesco or Sainsbury's. Not only is it significantly cheaper but Lidl also has a plus card which can get you so many discounts and even free items now and then! If you have a Lidl, or even an Aldi which is just as cheap, I would definitely recommend doing a grocery shop there because it is definitely the cheapest option.

Another thing is using Vinted, a second-hand clothes app where you can both buy and sell clothes for insanely cheap. Instead of buying things at fast-fashion, expensive brands, I would definitely recommend using Vinted not only to get clothes for much cheaper but also to promote reusing and recycling! The quality is still excellent and you can find so much more unique things.



ARE THERE ANY OTHER WAYS TO SAVE MONEY, LIKE USING UNIDAYS, ETC?



Yes, Unidays and Student Beans are the best apps for students because there are so many discounts for almost every brand. Before buying anything online or in person, such as at Superdrug or TrainPal, always check these two apps before because they are very likely to have discounts.

And not just these apps, but many restaurants and shops offer around 10-20% student discount so take advantage of that! Use that ID card and save some money. Also get a 16-25 railcard! Especially if you don't live at home and plan on taking the train often, it saves you so much money and you get $\frac{1}{3}$ off all tickets for just £35 a year. A lifesaver honestly.

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TELL US IN THE
COMMENTS WHAT TOPICS
YOU'D LIKE OUR
PARTNERSHIP ASSOCIATES
TO COVER!