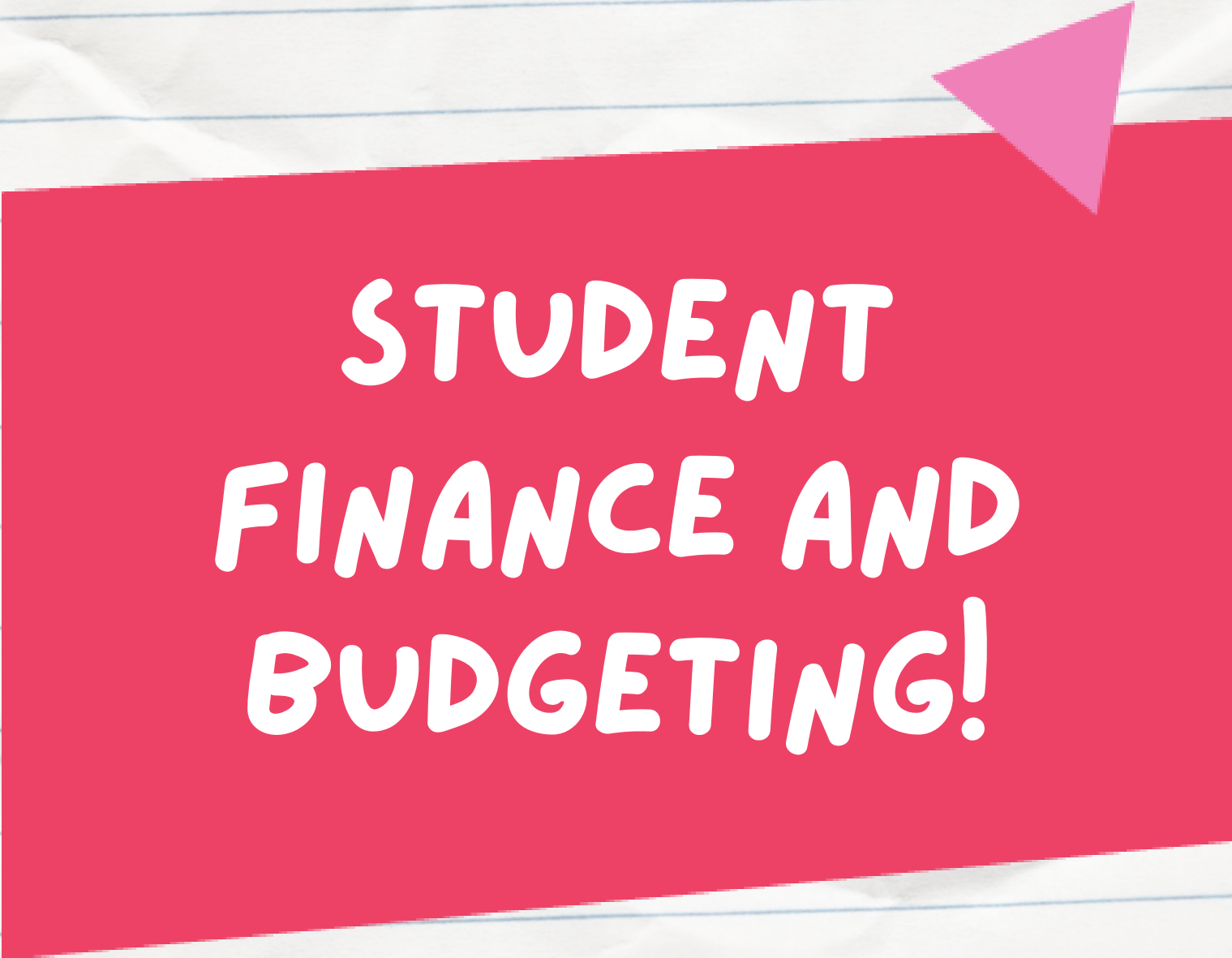


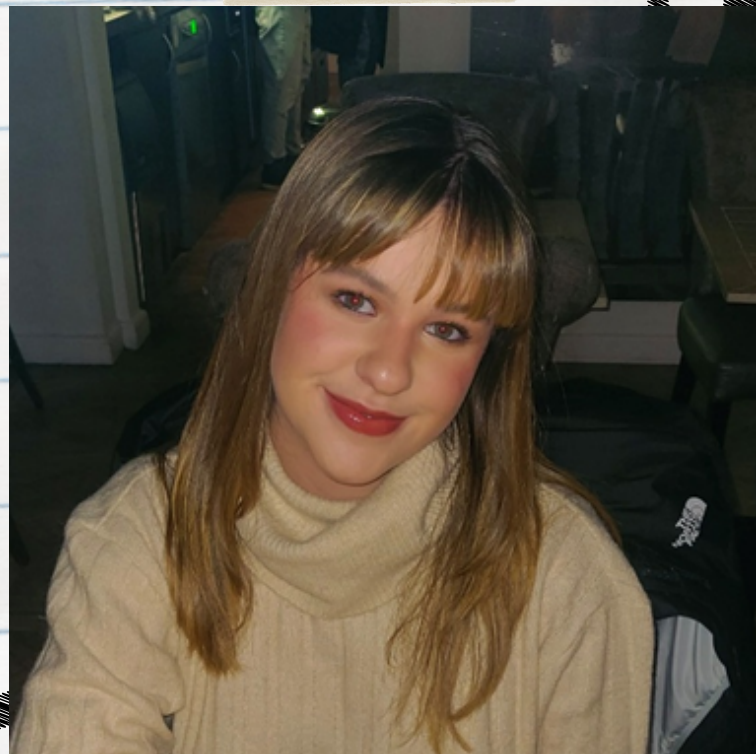
THE STUDENT BLOG



STUDENT
FINANCE AND
BUDGETING!



ELIZABETH



UNIVERSITY: **NEWCASTLE UNIVERSITY**

COURSE: **BIOLOGY BSC (UG) AND NOW REGENERATIVE MEDICINE
AND STEM CELLS MASTERS (MRES)**

FAVOURITE SCHOOL SUBJECT: **BIOLOGY**

HOBBY: **NETBALL**

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



One thing you should know before applying to student finance is that you should submit your application as soon as possible! You don't need to wait to firm your university choice for example, just apply as soon as you can to avoid any delays!

To make the process easier, keep members of your household in the loop so they know when to submit their income evidence (your maintenance loan is based on household income). This ensures that you receive the right amount and again, avoids any delays!

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



The best way to make your student loan last is to calculate how much you will be spending on essentials such as rent, bills and weekly food shops. This will then show you how much you have left over to spend on other things, making sure you don't spend more than you have!

There are lots of ways to increase your financial income at uni, such as part time jobs. I recommend looking into becoming a student ambassador for your university as this is a great way to earn some extra money around your studies.

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



When your loan comes in, keep it all in a second account and transfer yourself a weekly spending budget to your current account each week like a salary!

This stops you blowing all of your money in the first week and ensures you have enough money until the next loan drop!

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



There are lots of student offers up for grabs, from discounts on clothes to deals at restaurants.

It's a good idea to sign up to apps such as Unidays and StudentBeans, where you can find all of your offers in one place! Another recommendation is signing up for supermarket loyalty cards such as Tesco Clubcard. This gives you access to exclusive deals which can make your weekly shop more affordable!

THE STUDENT BLOG



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