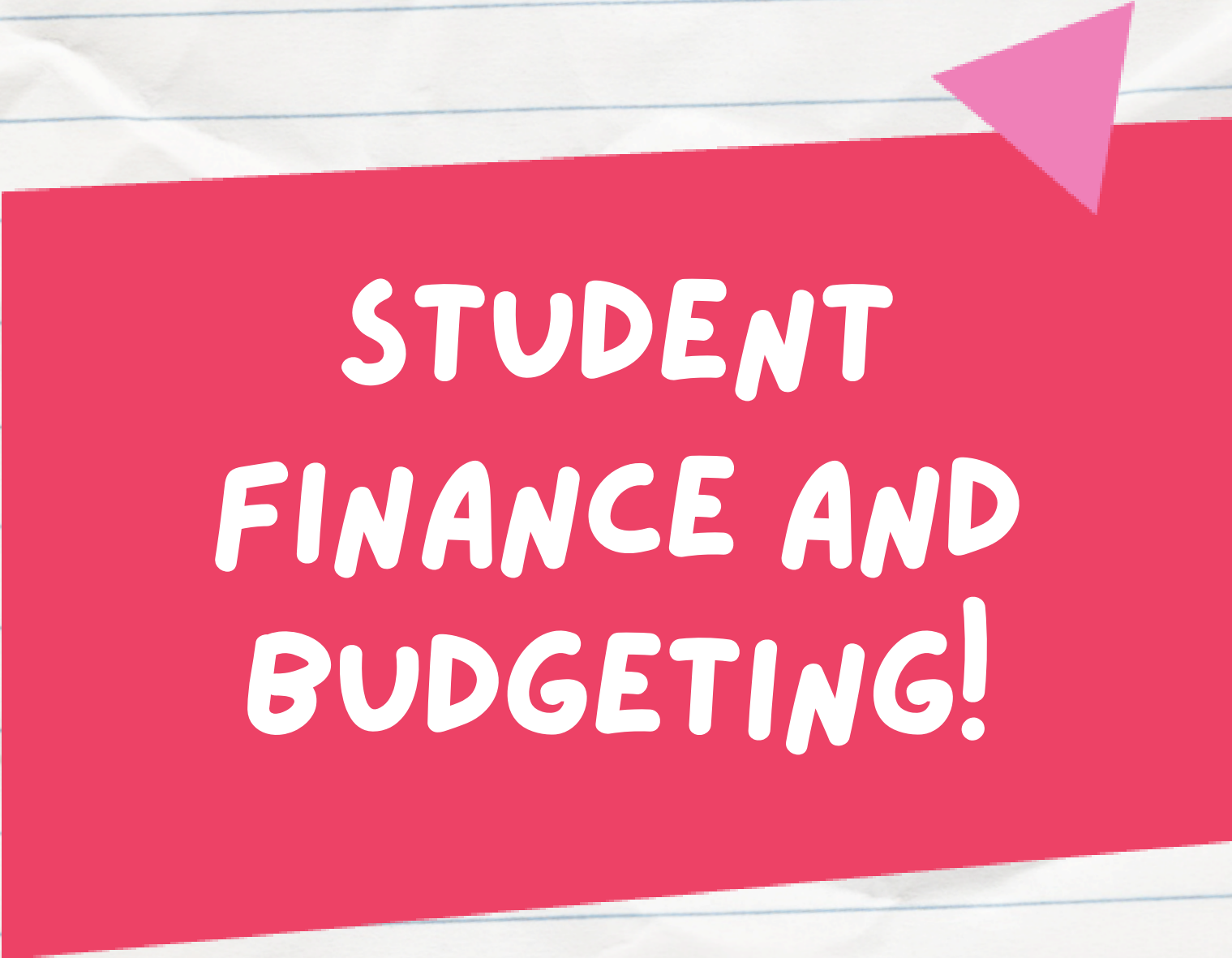


THE STUDENT BLOG



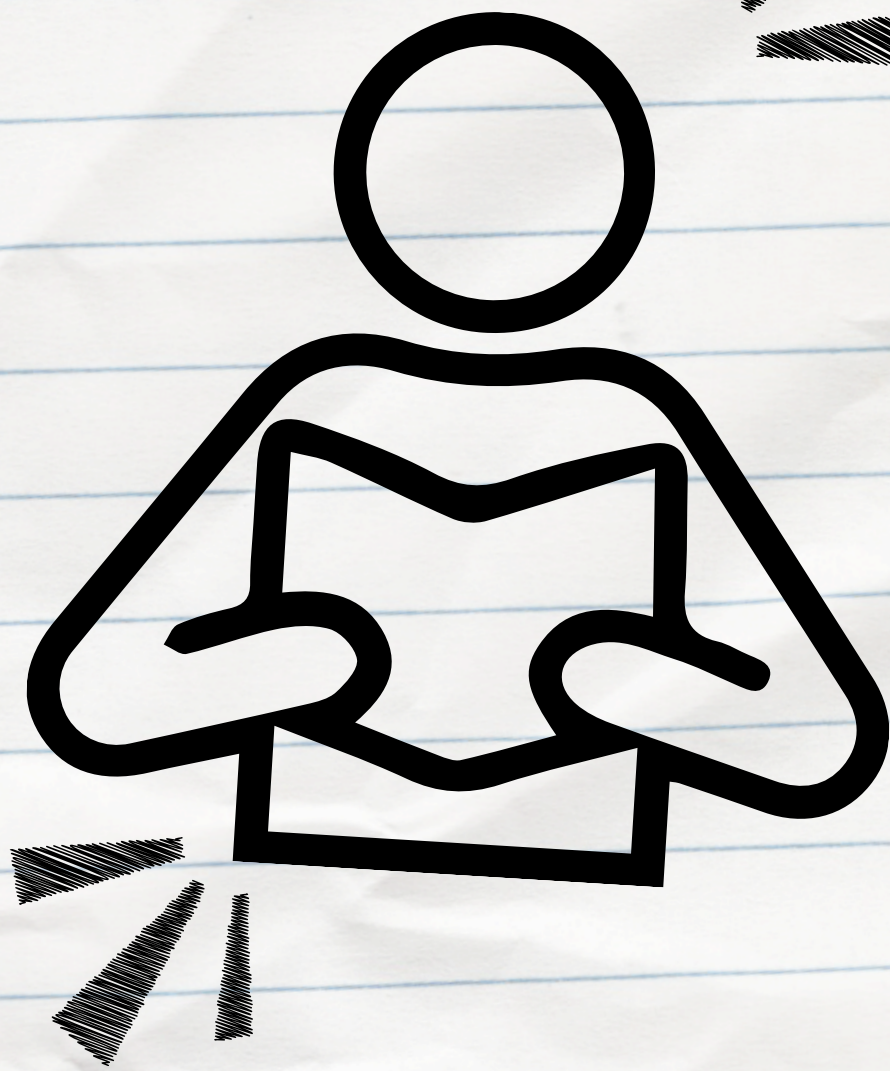
STUDENT
FINANCE AND
BUDGETING!



JULIA



**Northumbria
University
NEWCASTLE**



UNIVERSITY:

NORTHUMBRIA UNIVERSITY

COURSE:

**BSC BIOMEDICAL SCIENCE/
PHD CHEMISTRY**

**FAVOURITE SCHOOL
SUBJECT:**

CHEMISTRY

HOBBY:

RUNNING/ YOGA

**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 wish I knew that you have to reapply for student finance every year, not just in your first year of university. It's easy to forget because you assume it renews automatically.

I would definitely recommend giving yourself plenty of time to complete the application and gather any documents you might need. Applying early and staying organised makes the process much less stressful and helps avoid delays with payments at the start of term.

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



I usually take my rent away from the loan amount first so I know exactly how much I have left for the term. After that, I budget for essentials like food shops, gym memberships and social activities.

Anything left over can go towards savings or extra spending money. There are also good opportunities to increase your income at university, such as becoming a student ambassador or working part-time in retail or hospitality, as these jobs are often flexible around your timetable. Also Vinted to get rid of any unworn clothes!

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



One money-saving habit I couldn't live without is eating at home and meal prepping. As tempting as takeaways and eating out can be, they add up so quickly as a student.

Planning meals for the week and cooking in batches saves both time and money, and it stops me from panic-buying food between lectures.

I still leave room for social plans, but meal prepping definitely helps my student loan stretch much further.

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



Apps like UNiDAYS and Student Beans are great for discounts on food, clothes and everyday shopping. I also use Vinted and Depop to buy and sell clothes for much cheaper.

In the city centre, there are usually lunch deals and food offers if you know where to look, and universities often provide freebies at the student's union or support through campus pantries. Pantries usually offer cupboard food and household essentials so check out when they're open!

THE STUDENT BLOG



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