

# Living on a Student Budget

## Union Advice Centre

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**GENERAL ADVICE**

Many students realise quite soon after starting or returning to university how tight their budget is going to be. Can it be done? Well here are some tips to help you try.

Keeping note of what you spend can be really dull (and scary) but if you have ever come on to campus with money in your wallet and wondered where it got to, it is worth taking a few minutes to jot down what you have bought and how much of it was really necessary.

Here's how you can cut out those unnecessary costs:

### **Shopping**

- Use reward cards (NOT store cards) as you can save money by buying things with points and vouchers later on.
- Get together with your housemates and buy in bulk - it is much cheaper.
- Buy shops' own brands. We all have things we won't skimp on, but you can save loads on some things (for example - most people would prefer to use deodorant, but is that can of air freshener really necessary?).
- Shop at cheap places.
- Take advantage of special offers. The menu for the week can be largely determined by what is on special offer.
- Do not go food shopping when you are hungry.
- Buy newspapers from the Union Paper Shop; several papers are sold at a discount.
- The Union UFO often has special offers - check them out each week.
- Ask retail outlets if they offer student discounts - some do and if you do not ask then you do not know!
- Clothes! Do you really need that new article of clothing? The Post Office has a good range of UEA clothing that is value for money and a UEA hoodie is always the height of fashion! You could always trawl the second hand shops for that non-commercial, individualistic student chic that anyone too cool to follow the crowd opts for.
- Cash Points - some charge, so avoid them, and some, like Barclays, dispense five pound notes. Only get out a fiver at a time. There is

nothing like constant trips to the cash point to remind you of how much you are spending.

### **Eating**

- Buy a student cookbook. They tell you how to make nutritious, edible meals and they have really easy to follow instructions.
- Do not buy frozen / microwave / ready meals or takeaways too often. They are much more expensive.
- Make your own lunch. Buying lunch on campus is nice, but it adds up.
- Restaurants - ask about student discounts and look out for special deals. Some places do student nights / deals. Take advantage of all you can eat for a fiver buffets, etc..

### **Drinking**

- Drink in the Union Bar. It is cheap and you are guaranteed to see your mates there.
- Do not buy rounds - make an agreement with your friends to buy your own drinks. It is cheaper and saves you trying to compete with someone twice your size on the drinking front.
- Find out when the student nights are. Keep an eye out for happy hours, special offers and places that offer free drinks if you go in fancy dress.
- Brew your own. It is fun and cheap!
- Drink wine. Sharing a bottle can work out cheaper than buying lots of beers / alco pops.

### **Entertainment**

- Campus entertainment is cheap and close to home. There are a variety of films, club nights, speakers, quizzes etc..
- Sportspark - the gym and pool costs just £1.60 for students at off peak times. Do not forget that joining Union clubs and societies is a cheap way of pursuing a hobby / sport or learning something new.
- Look out for free entertainment such as festivals and exhibitions (the Sainsbury Centre is free for UEA students and on campus, so go at least once before you graduate).
- Look out for student offers.
- If someone on your corridor has a birthday, chip in with others

and buy them a present together.

### **Study**

- Text books can be expensive. You might be able to buy your text book / novels online or try the Library.

### **Travel**

- Use rail / coach / ISIC cards and save a small fortune visiting loved ones and seeing the world.
- Book your trip at the Union Travel Shop. Unlike high street travel agents the staff there are not paid commission - it is there as a service to you and a great place for buying student holidays.
- Travel by bike. It is clean, cheap and keeps you fit.
- Buying a bus pass can work out cheaper than individual tickets in the long run. If you need to travel out of Norwich then find someone with a car and share petrol costs.
- If you need to get out of the country there are loads of travel guides.

Failing all of the above you could, of course, always get a job. Past NUS research has proved that approximately 50% of students work during term-time. Check EmployAbility, the UEA / Union job shop on [www.employability.uea.ac.uk](http://www.employability.uea.ac.uk) or visit the EmployAbility Office (next door to the Advice Centre). It advertises student jobs, often including campus work, which pays well and our managers understand your course constraints often better than many other employers would.

If you run into serious financial difficulty please speak to someone in the Union Advice Centre as we can help.