

Spending tips:

- ◆ Use a budget sheet (download one from the [Student Funding Advice section](#) of the Student Handbook) to work out exactly how much you have to spend each term/month/week and stick to it.
- ◆ Get a [NUS card](#) and never be afraid to ask if the retailer does student discount—you will save loads!
- ◆ Challenge yourself to spend-free days.
- ◆ Check newspapers, magazines and online sites such as [Groupon](#) and [My Voucher Codes](#) for vouchers and discounts.
- ◆ Use reward cards such as Boots Advantage, Nectar and Tesco Clubcard for those invisible savings and gifts.
- ◆ Buying a takeout coffee everyday for a week could cost as much as £40 a month...over a year that's £480! Think about alternatives to daily spending such a bringing a flask of coffee from home and a packed lunch.
- ◆ Rather than buying new books for your course make good use of the Library and use sites such as Amazon and eBay for second hand books.
- ◆ Remember that no one can afford to party every night—so don't feel pressured! Excessive drinking impairs judgement and can lead to spending too much money. Always plan how much you can afford to spend on a night out and stick to it.
- ◆ Visit the [Money Matters](#) and [Student Funding Advice](#) sections of the Student Handbook for more information.

Student Funding Advice - Student Support—West Block

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Spending sheet and tips



Student Funding Advice

We have produced this spending sheet to help you keep track of your daily spending in order to manage your money.

Find out for yourself how much money you spend on necessary and not so necessary items each day and read the tips on the back.

If you are struggling financially contact Student Funding Advice in Student Support for further advice and help.

Photocopy or use this sheet as a guide to record a days spending.

Try keeping track each day for a week then at the end of the week look at items that you brought and how much you have spent. Adjust your “want” spending by looking at other options such as cutting a purchase out completely or looking at cheaper alternatives. You can also look at items you have listed as a need and work out if you can reduce these costs as well such as asking for student discount, buying a Marjon Stagecoach Bus pass from the Information Hub or dropping a brand level when shopping to see how much you can save.

Please contact Student Funding Advice in Student Support if you are struggling financially and need further help and advice.

Date	Description	Type (cash/debit/credit)	Amount	Did I need it (N) Did I want it (W)	Notes
E.G: 1st May	Take away coffee	Cash	£2.25	W	Could bring flask or use cheaper Chaplaincy facilities
Total:				Total Needs:	
				Total Wants:	