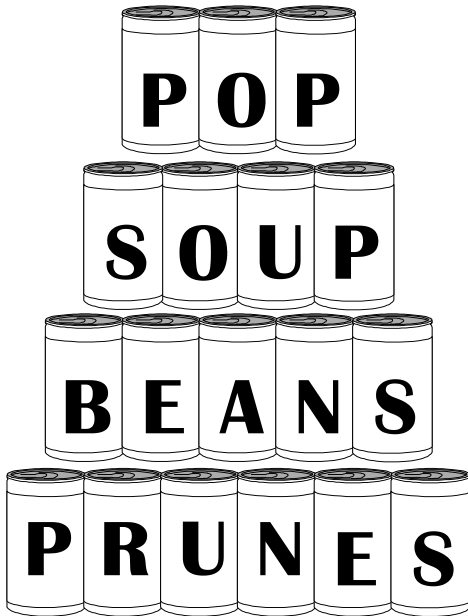




# CASH SENSE

***The First Few Weeks are the Hardest!***



## SHOPPING FOR FOOD

- Stock up from home with non-perishable goods - this will give you time to sort out the best places for bargains.
- Get your pots, pans and cutlery together before you arrive.
- Apply for a University Refectory Smart Card - this can be credited with cash to pay for food at discounted prices.
- Remember that supermarkets are not the only places to shop, although some do have special deals for students. Some towns have covered market with a wide choice of goods.

## BOOKS AND STATIONERY

- Bring A4 notepads and stationery with you. Look around for 'Back to College' deals.
- When you arrive, somebody else has left - so look out for second hand books and bargains. Check noticeboards and the University Bookshop.

## TRAVEL

- Student railcards and bus passes offer cheaper travel.
- Advertise / ask around for lifts / seek car sharing.

## HOUSEHOLD BILLS - SPREAD THE COST

- Work out your monthly expenses and set up direct debits or standing orders from your account to pay your bills.
- In private accommodation, set up an account in joint names to cover shared bills.