

Money Matters

is a Rock Community Project Initiative

The Money Matters Team are available to provide:

- Personal Budget Coaching and
- Money Education

To contact the team call or text **07964 402509** or Email moneymatters@rockcommunityproject.org.uk

Personal Budget Coaching

We see budgeting as the key tool that helps people to take control of their finances. We therefore have a team of volunteer Personal Budget Coaches to help you to budget. We can also offer guidance on where to access practical free debt advice.

Money Education

We are also able to deliver basic money management courses on subjects such as budgeting and to signpost to a wide range of resources from a variety of agencies including Credit Action (www.creditaction.org.uk) and MoneyBasics (www.moneybasics.co.uk)

The Rock Community Project

www.rockcommunityproject.org.uk

is a recognised Scottish Charity, and aims to develop a range of services that will provide support for individuals, families, young people and people working in Stirling.

The charity operates from The Rock Centre, which is situated at the heart of the City Centre, and seeks to serve all regardless of age, gender, cultural, ethnic or religious background.

The Rock Community Project is a charitable company limited by guarantee and registered in Scotland.

**Registered Address: The Rock Centre, First Floor,
61-63 Murray Place, Stirling, FK8 1AP**

**Company Number SC328036
Scottish Charity Number SC034069**

Tel: 01786 462647

TOP TEN TIPS

the golden rules of student spending

1. Don't spend what you don't have.
2. Suss out need v want, never buy on impulse!
3. Be creative with your spending.
4. Be prepared for when a birthday or parking fine might take you by surprise.
5. Avoid non-academic debt.
6. Save for a splurge, it's okay to treat yourself if you can afford it.
7. Get involved! If you're bored you'll spend more, so keep busy.
8. Use cash when you can. It's harder to part with than plastic.
9. Keep receipts.
10. BUDGET! And be honest!

Student Finance

- a student's perspective

**Making your money match
your lifestyle...**

**The Rock Community Project
Money Matters Team**



Making your money last!

Got a killer **booklist**?! Shop around for online discounts for new or used books. Try second hand bookstores, or notice-boards for other students selling their books. If it's not an essential text, **borrow** from the local or Uni library. Also remember that you'll be able to **sell** it on when you've finished with it.

ALWAYS ask if there's a **student discount** (take your Student/NUS card everywhere) and don't be afraid to haggle when using cash. They can only say no.

Don't withdraw more than you need to from an **ATM** and be wary of withdrawal charges of up to £2 at some machines.

For **clothes**, always check out second hand or charity shops, markets and sale rails in high street stores.

Avoid credit cards and store cards unless you're extremely **disciplined** and can **pay off** at **end of month!!**

Shop around for mobile phone, landline, gas, electricity, bank accounts, internet service etc. deals. There are loads of **independent** websites that compare prices. Check out

www.moneysavingexpert.com

www.uswitch.com

www.moneysupermarket.com

www.SwitchwithWhich.co.uk

FOOD::

eating healthily on a budget is possible, especially if you can cook!

Stick to a fairly strict shopping **list** and try to shop weekly. Planning meals will save time and temptation.

Don't shop when you're **hungry!**

Always check out the **reduced** sections, and visit supermarkets at the end of the day.

Buy fruit and veg in **season**. Loose or unwashed goods are much cheaper than pre-packaged.

Learn to love supermarket-brands and try out **value** products.

Bulk buy loo roll, washing powder, toiletries etc when they are on special offer. Really shop around for **toiletries/household** stuff as places like Pound stores or chemists are usually cheaper than supermarkets or small shops.

Be careful of fresh food offers - will you use it all before the **Use By** date? Check if you can **freeze** them too.

Junk/Snack food (like chocolate bars, crisps, cans of juice) is expensive, so buy in **multi-packs** in the supermarket and not in vending machines. Same goes for alcohol.

Carry a bottle of water with you to curb your thirst. Make your own sandwiches when possible.

You pay for **convenience**, are you willing to put in some time and effort to save cash?

If you can **share** shopping and cooking with your flatmates, it's much cheaper than just for yourself. Plus it's sociable!

Living the life, but staying out of the red

Take advantage of happy hours and check to see which bars have promos on which nights. Also look out for meal deals at restaurants. Save full price nights for special occasions

Go to the cinema using offers like Orange Wednesdays, or have a movie night with a bunch of friends to spread the cost of DVDs and food.

Share the cost of a taxi between friends, walk when you can but be safe.

If you're going to travel a lot, invest in a student rail card. Or, if you can handle long bus journeys, try the Megabus! Buy in advance whenever possible.

If you need cash to bridge the gap in your budget, or you want some extra to have fun with, try some part time work, but don't do it at the expense of your health or studies.

**The Rock Community Project
Money Matters Team**

