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# Budgeting and Spending

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# Today

- Think about the expenses of being a student in the UK, how to identify discounts etc
- Look at ways to manage your money in the UK
- How to avoid giving your money to criminals!
- Time for questions

# What are my expenses?

- Menti word cloud: put in all the things you will spend money on as a student



Click to download as image



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## We've done the work for you: [Budgeting and Spending | International Student Community & Support | University of Exeter](#)

| Expense                 | Average cost per week in £*        |
|-------------------------|------------------------------------|
| Accommodation           | £118.72 - £352.22                  |
| Bills                   | £30                                |
| Groceries               | £60                                |
| Socialising             | £40                                |
| Public transport        | £18                                |
| Mobile phone (SIM only) | £4.50                              |
| Study gym membership    | £15                                |
| <b>Total</b>            | <b>£316 - £421 / week estimate</b> |



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# That's a lot!

## How can I make it less?

- Menti quiz: put in all the websites/apps you know about



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# Student Discount Cards

- [Save the Student](#)
- [Unidays card](#)
- [Student Beans](#)
- [NUS Totum card](#)
- Get discounts on travel and transport:
  - [Stagecoach](#) bus company in Exeter
  - [Student rail card](#) for train travel
  - [Student coach card](#)



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## 4 BIG questions:

- Do I need it?
- Can I afford it?
- Will I use it?
- Is it worth it?

## Accommodation

- Make sure you do a full inventory of your accommodation/note any damage. Keep your deposit!
- Does your accommodation include utilities (water, gas, electricity)?
- Don't forget about a TV license.
- Don't get pressured when looking for accommodation next year. Speak to us at the housing fairs in November/December



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**Transport:** Can you walk????

**Local Buses:** Stagecoach: Student Card

**National Coaches:** [National Express](#)

**Trains:**

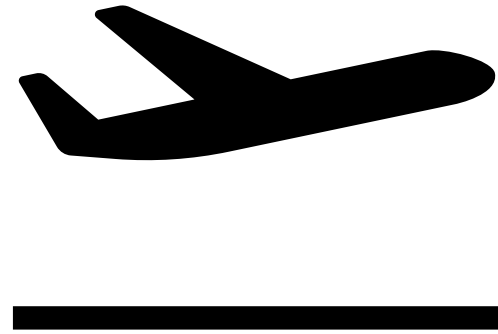
- buy a rail card, advance, off peak (not busy times)
- don't book on weekends
- [16-25 Railcard](#): £35 for 1 year, 33% off travel
- Devon and Cornwall Railcard (only £12!)
- [Trainline](#)
- [Split your fare](#)
- If your train is late are you eligible for a refund?



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## Flights:

- book in advance
- book off peak
- don't book on weekends
- Travel to the airport. The flight might be cheap but how are you getting there and how much is it?  
Are you getting there at an unsociable/unsafe time?
- Destination: is it where you need to be?
- Bristol: Easyjet, Ryanair, KLM
- Exeter: Channel Islands, Amsterdam, Dublin, EU holiday destinations

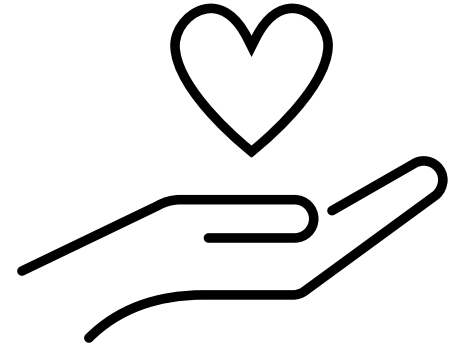


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## General life expenses

### Self care:

- Hairdressers: student discount? student hairdresser?
- Pharmaceutical: own brand vs named brand
- A little pampering? Check out Exeter College H2B salon
- Gym memberships: Exeter Uni, climb a hill!
- Enjoy the outdoors for free, join the Ramblers Association or Out of Doors Society!



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## Groceries:

- Larger supermarkets = superstores
- Do a meal plan and stick to it (including lunches/drinks on campus)
- Free supermarket loyalty cards
- Buy online in advance and get free delivery
- Buy dried food/tins in bulk to save money
- Supermarket own brands are often cheaper
- Yellow label goods!
- Cheaper supermarkets: Aldi, Lidl, Tesco.



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## Entertainment:

- How much money you have to spend after essentials? (rent/food/utilities/travel etc)
- Is there a student discount available?
- Is there a discount through your mobile contract (ie. Cinema)?
- Speak to your friends – establish who is paying for what before you start ordering
- Tips in the UK – 10-15% for restaurants if the service has been good.



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# How to avoid scams and keep the precious money you have

Criminals are clever.

They are spending a lot of time and effort to get your money.

Average student loss to scams: £2k

Average international student loss to scams: £45k

One Exeter student lost over £80k this July

University Fraud, tricks and scams page:





# TOP 5 STUDENT FRAUD TYPES TO BE AWARE OF:

## 1 Immigration/Visa Fraud

### What happens:

You get a call or a message where someone says there is a problem with your visa. They say you must pay now or you will be deported or arrested.



### Warning signs:

- The caller sounds angry.
- They ask for money quickly.
- They say “don’t tell anyone”.



## 2 Accommodation Fraud

### **What happens:**

You see an advert for a room or flat online. They tell you that you have to pay a deposit before you view the property or pay 6-12 months upfront, but the property is not real.

### **Warning signs:**

- You can't view the place in person.
- Payment is asked for in cryptocurrency.



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## Tuition Fee Fraud

### What happens:

You get a call or a message from someone claiming to be from the finance team and ask you to transfer your fees into a different account.

### Warning signs:

- They want you to pay outside of the university portal.
- They ask you to transfer money or pay in gift cards or cryptocurrency.



## 4

## Fake Job Offers

### What happens:

You see an online job which says you can earn “easy money” or “quick cash”. They offer a lot of money for not very much work. Often you can unknowingly be laundering criminal money.



### Warning signs:

- They ask you to use your own bank account to send money.
- They say they will pay you in cryptocurrency or gift cards.



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## Virtual Kidnap

### **What happens:**

You are contacted by someone pretending to be an official from your home country. They tell you that you have been accused of a serious crime. They tell you not to contact anyone, including your family. They tell you to check into a hotel room, and take photos/videos of yourself bound and blindfolded. These are then sent to your family to blackmail them for money.



### **Warning signs:**

- You receive contact from someone claiming to be from your home country unexpectedly.
- You are told not to contact anyone.
- You or your family are being threatened.



If you are unsure of any phone calls or messages, **contact the university**. They can help you to check if it is real.

If you have been a victim of fraud, the UK police can help you. **Call 101 on your phone, or visit 101 online.**

You can report it to Action Fraud at **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)** or on **0300 123 2040**.





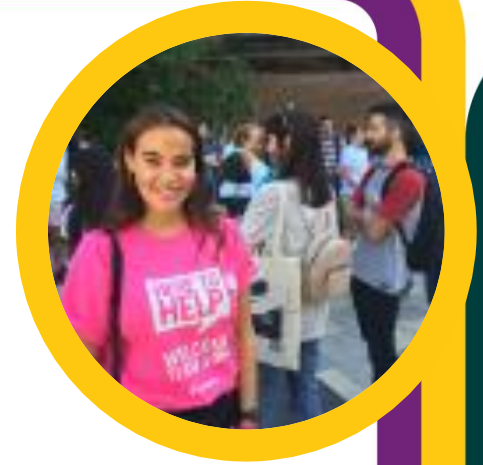
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## **Keep your money and your identity safe**

- Don't carry all your cash/credit cards at the same time
- Don't share your passwords/safewords/PIN
- Have different passwords for different things
- Check your area if using a cash machine
  
- Budgeting apps: MoneyLover, Clio, Hyperjar
- Online banking: Starling, Monzo, First Direct

Check out [Money Saving Expert](#)

# Any questions for the team?



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