

CONTENTS

- 1 BASIC BUDGETING
- 2 SAVINGS
- 3 DIY AND REPAIRS
- 4-5 MONEY SAVING TIPS
- 6-7 FOOD AND HOUSEKEEPING
- 8-11 SOME BASIC NECESSITIES
- 12-13 EDUCATION NECESSITIES
- 14-15 CLOTHES AND ENTERTAINMENT
- 16-17 LUXURIES
- 18-19 USEFUL READING AND ORGANISATIONS



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BASIC BUDGETING

1

Not all of us are good at maths but practice makes perfect; the less money you have, the more time you spend doing sums. It's a good idea to start with a budget plan, though you'll be in for a nasty shock because some things just never add up, no matter how hard you try. Whatever you do, DON'T cheat. It's no good leaving anything out; round up odd amounts on debits and down on credits. Where debt is concerned, if you don't take care of the pennies, they very soon add up to pounds and pounds.

Firstly, calculate your income. This is the easy part, since it will probably comprise your grant or wages, most likely a loan, plus maybe some support from your family. For expenditure, you're going to need a much bigger piece of paper; it may be easier (and probably more accurate) if you split it up into term-time or quarterly, monthly and weekly:

Rent

Travel: to University; home; work; visiting friends; nights out

Household: food, cleaning materials, toiletries

Bills: telephone, electricity, gas, insurance, TV (licence and rental); credit cards

Extras for your course e.g. equipment

Books, magazines; newspapers; CDs; drinks; cigarettes

Going out: restaurants; clubs; cinema; theatre; concerts; sports

Clothes: any extras, such as presents

Now comes the tricky bit, working out the balance by deducting your monthly outgoings from your income. After that, the only consolation is that everybody you know will be more or less in the same boat, i.e. a mess.

It is vital for students to draw up a budget as soon as possible, otherwise, before you know it, that nice lump sum from those kind people at the LEA will disappear completely, leaving you with next to nothing to survive on for the rest of term. Get into the habit of thinking ahead and plan to have everything covered so that you don't run out of money. In the excitement of arriving at University, joining all the clubs and societies and discovering the bar, if you don't keep an eye on your money, it'll soon go, especially as gigs etc. in the Student Union are much cheaper than they would be in town so they seem like a bargain. Which they are, BUT - it's still costing you money.

It's a pain having to check all the time that you can actually afford to go out but that's nothing compared to the endless problems you'll have once you get into debt. More students leave their courses because of financial, academic and family reasons than failing their exams. On the other hand, once settled in and the novelty of trying everything out has worn off, you should find you're spending less after a few weeks.

EXERCISE: Draw up your personal budget, making sure you don't leave anything out. And don't be kidding yourself, you have to put in the right amounts, no matter how horrendously high they are (or low) or your cash flow will be completely jammed.

Why save money?

Hard as it is to manage to find enough money to get by, it soon gets harder because you also need to try and save a bit of cash. Never mind rainy days, problems usually flood in because if something can go wrong, it will. Money you bank on often doesn't turn up in time (e.g. delayed grant cheque for students); if you ring your parents in desperation, you may not be able to get hold of them, or they're absolutely skint themselves. Disasters aren't always emergencies, either. There's nothing worse than having to turn down the opportunity of a lifetime (or a damn good night out) through lack of funds.

How to save money

There are two ways to make ends meet: increase your income or reduce your spending. Nobody is saying that it's easy because it takes a huge amount of will power and effort BUT - it is possible. Learning to be thrifty always stands you in good stead. Some of us are actually born thrifty (or tight?) - enjoying watching savings accumulate so much we can't bear to part with them. Others can't seem to hang on to their cash, no matter how hard they try; most of us fall somewhere in between. One simple answer is to try and get into the habit of saving. Sticking your small change in a jam jar may seem childish (and silver is more practical than coppers, because the bank clerk will hate you on sight as you stagger through the door) but it does mount up. £10 a month won't get you on a Caribbean cruise but it does mean you can go out for one evening without worrying about how to afford it. You could, of course, put it towards paying your bills.

Similarly, whenever you manage to cut down on something, make a stern resolve to put the money saved somewhere you cannot touch it; walking uphill to University or to work two mornings out of five instead of catching the bus will save you a bit, and help keep you fit. Even catching a cold can be put to good use if you learn to hang on to the money you would have spent on cigarettes or going out with your mates.

Where to save your money

Once you have enough put away to open a savings account, make sure it lives up to its name. It needs to be somewhere you can't get at it on an impulse but not so impossible you can't get hold of in a real emergency. At least it will be earning a bit more interest, which may be the incentive you need to leave it alone. See what local banks and building societies have to offer or talk to your Student Adviser, who may come up with some more good ideas on economising. Again, be practical. Set yourself goals by all means but keep your aims realistic. If you haven't managed that first million by the time you're 21, you don't have to go out and blow the whole £73 you did manage to save.

EXERCISE: Go over your expenditure very carefully. Divide it into absolute necessities and the rest, then see if there's any way to cut down on the latter and save a bit of cash.

Emergencies

In theory, those of the domestic type shouldn't happen that often, because, obviously, prevention is better than cure. However, most of us put our faith in hanging on to something which will miraculously sort itself out of its own accord, usually until it is actually well past being fixed. Trying to keep the place clean and tidy some of the time helps reduce the effects of wear and tear, apart from on relationships, since not everyone is willing to take turns doing the washing up. Bills for repairs are often horrendous and the only answer, if you don't know it, i.e. have a basic knowledge of DIY, is to find somebody who does. They should also have the tools for the job, which saves you buying any.

Heating

Gas and Electricity are usually the main things to go wrong, along with Plumbing - all three if you are truly unfortunate. With the first two, you may need an expert; as regards the latter, this does not mean somebody studying Electronics who is 'willing to have a go'. Word of mouth is the best way to find somebody reliable, even though there are tons of options in Yellow Pages, but remember to get at least two estimates. A delay of a day or two may be more bearable than forking out twice as much for 24 hour service.

Plumbing

This is an area where even small problems cause a huge amount of stress, but blocked sinks and toilets that won't flush etc. can often be sorted out quite easily. Besides, think how popular you'll become. And even if you loathe DIY and doing repairs, you'll find it far worse listening to the plumber raving about his new Porsche or Round-The-World cruise. OK, slight exaggeration, but bad as it is having to pay out a huge amount to get something fixed, it's much worse when you discover it's something you could have done yourself quite easily. For example, if the bathroom washbasin is blocked, when checking the drain outside remember to look up as well; at the top of the drainpipe is a 'hopper' into which the pipes from the bath and the basin empty; the latter may have become dislodged and jammed into the side of the hopper, preventing water from draining away.

Computers

A state of the art model will actually prove to be less use to you than your friendly neighbourhood technician. As soon as you acquire a computer, get to know somebody who knows all about them; in the event of a problem (and the one thing you can be sure of with computers is that there will be problems) even specialist shops are likely to offer to rebuild a 386 as a 486 (for a mere £400) in the hope that by so doing, the fault will somehow correct itself. The best way to live in peace with your pc is to accept that they are not as logical as they are cracked up to be.

EXERCISE: See what DIY manuals the library has in stock; photo-copy the relevant pages as and when you need them. Keep an eye open for them in your local second hand bookshops and charity shops.

Clothing

There are few things worse than having to live somewhere really cold and a chilly house won't do you any good where work or studying is concerned because all you can concentrate on is how to keep warm. The simplest solution is to don layers of clothing - several thin jumpers are cosier than one thick one and you can discard them as you get warmed up. Wrapping a scarf around your neck or a shawl round your shoulders may make you feel like an idiot but at least you're a warm idiot. Try wearing two pairs of socks or a combination of tights and socks and see if you can get a pair of fingerless gloves. When going out, wearing a hat stops heat from escaping via the top of your head - you'll feel the difference. And never mind salads, which are more expensive in winter anyway, fill up with potatoes, pasta, stews and so on.

Heating

Apparently, you can save up to 10% off your annual central heating bill if you reduce the temperature by just one degree. As the thermostat governs the temperature, if sited somewhere chilly, it works overtime, making warmer rooms stifling. It's not particularly healthy having the house roasting hot 24 hours a day so save money by timing the heating to come on half an hour before you get up, turning it off an hour before you go to bed. By the end of the day, when the building is thoroughly warmed up, the place stays cosy for about a couple of hours. It all depends, of course, whether you are prone to feel the cold; some people will waltz off to the pub in mid-January wearing a cardigan rather than a coat yet complain bitterly if their room isn't as hot as a midsummer heatwave. When leaving the house for any length of time, either turn it off or turn it down low.

The Home Energy Efficiency Scheme (HEES) provides grants to people on a low income or those over 60 to pay for loft insulation and draught proofing. Ring them now, if you're eligible, as there are often waiting lists up to 12 months. You can get more details about the Energy Efficiency Office by ringing NEA: 0191 261 5677. Even if you are not eligible for a grant, local energy advice centres (LEACs) can provide useful suggestions and information, including local schemes: 0800 512012.

Preserve the heat in the hot water tank by lagging it with a jacket. If you can't afford to do this, wrap an old blanket or bedspread around it - a thick one. Similarly, bare boards encourage heat loss and floors should have carpeting which is as thick as possible. Keep all doors shut and fit draught excluders along the bottom as well as around your windows. You can also hang curtains to pull across over doors to keep out draughts or block out the gap between door and floor with a 'sausage-dog' draught excluder (or the leg of an old pair of tights stuffed with bits of material).

Water

If you are living in accommodation where a water meter has been fitted, keep costs to a minimum by putting a large bottle of drinking water in the fridge instead of wasting water by letting the tap run until it is cold. Take showers instead of baths and use the washing machine only when there's a full load.

Good buys

Whenever you need to buy something urgently and have next to nothing to spend, cheer yourself up by remembering that there is always a constant turn-over in goods and bargains are not that hard to track down. What one person can't wait to be rid of frequently proves to be a bargain for somebody else.

Keep an eye on the articles for sale section in the local paper, advertisements on the radio; postcards in the supermarket and shops. There are numerous places selling seconds, bankrupt stock, goods intended for export, not to mention the ubiquitous £1 shops, even though some of these just put in an appearance for the summer season and at Christmas.

Watch out for special offers on things like winter items: clothing, bedding and quilts, heaters etc.; if purchased during the summer, they shouldn't cost as much, being out of season.

False economy is buying something cheap which doesn't last two minutes; thrift means thinking ahead. The initial expenditure may be costly, but is worth it in the long run. For example, energy-saving light bulbs are quite expensive, but you'll probably recover the outlay within 12 months. These are best for rooms which use a lot of lighting, like the hall, and also awkwardly placed light fittings, since they won't need changing quite as often as ordinary bulbs.



EXERCISE: Keep your eye open for any special offers and ask your most organised friend to keep a pool, collecting money-off coupons so you can all benefit.

Nutrition

There's one diet guaranteed to make you lose weight - poverty. But being hard up is not the time to add to your problems by dieting, although you should try and eat sensibly. Economise by buying fruit and veg. from the greengrocers rather than the nice, shiny, very expensive supermarket packs - it still has to be washed, so why pay extra? In the summer, of course, you can combine business and pleasure by picking your own.

Pasta, rice and potatoes are relatively cheap, very good for you AND filling but you need to include plenty of vitamins and minerals as well. Good health is most important, not least because the cost of prescriptions, dental care and so on can be exorbitant. Besides, the harder you work or study, the hungrier you get and working up an appetite tends to affect your concentration; you seem to be able to get a lot more done and have more energy to do it after a meal. If you've had a huge amount to eat, it's a bit pointless to go shopping because you won't feel like buying any more food, but don't do it on an empty stomach or you spend a small fortune. If you can manage with the one big weekly shop, hang on to the receipts as it's easier to calculate exactly how much you are spending. But be prepared for a nasty shock. A surprise dinner for your best friend's birthday is a nice idea, but not if it costs you £25.

Make a list of essentials and try and stick to it; having to traipse back out again because you forgot the one thing you went to buy in the first place is infuriating. Start collecting money off coupons. A drawer full of vouchers is a nuisance (especially when you miss the deadline) but apparently, very few people bother taking advantage of them so if there's a lottery element, you're in with a better chance of winning.

Shopping Around

Few things are more annoying when you don't have much cash than the amount of time you have to spend looking for bargains, calculating the cost of similar products and trying to work out what that is per gram (and how much does a gram amount to anyway?). You may end up having to go well out of your way because the corner shop is very expensive or doesn't stock a cheaper brand or a certain item costs much less in another shop or the local market.

Supermarkets often have displays of reduced goods: dented tins, squashed packets, end of lines (always one of your favourites, for some strange reason). Their own brands are usually low-priced because of inexpensive packaging but for all those products which taste nearly as good as the real thing, some turn out to be absolutely disgusting. It's all a matter of trial and error; all stores produce cheap loaves (the main loss leader) and most of their customers seem to think they really are the best thing since sliced bread.

Cookery

Not everybody is mad on cooking their own food, although it is better for you and far cheaper than convenience stuff. Make double portions, saving some for the next day or invite friends round; mastering a few cheap and easy dishes will make you amazingly popular since cuisine these days is regarded as dead sexy. The menu is likely to be according to what's on offer at the supermarket, which can involve bulk buying (buy 17 tins of cat food, get one free), so round up your friends, particularly the one with a car. There may not be a great deal of storage space, but you can never have too many toilet rolls. Similarly, organise the occasional trip to a discount food store. You have to buy in bulk, and most of these places can be off putting because they look pretty grim, but concentrate on the bargains therein; at least they'll add a little variety to your menu.

The last half hour before closing is a good time to pick up bargains in supermarkets; food is reduced to next to nothing to clear the shelves, mainly bread and cakes, occasionally meat and items from the greengrocer section (likewise fruit and veg. in the market). 'Sell-by' dates have done wonders to improve the average menu; these, incidentally, are not the same as 'eat by' dates and give you a bit more leeway so you won't have to stuff your face the minute you get home.

And put some money aside for a rainy day - if people haven't ventured out because of the weather, the store is stuck with loads of food to get rid of and brings the prices right down. Likewise, post bank holidays, particularly Christmas and Easter, as you'll be able to stock up with out of season goodies. Even delicatessens or food halls in department stores have bargains, food which appears to have originally been destined for export - make sure there's an English version of the cooking instructions.

Avoid weekends when it's crowded, lunch times and Thursday and Friday nights, especially before bank holidays when people panic as if they're auditioning for a part in a disaster movie. They can't all be having the whole family to stay for the weekend but maybe they haven't noticed stores rarely close any more - the shopping must go on.

Housekeeping

Better buys in the own brand stakes are things like toiletries (soap, bath oil, shampoo) and stuff for the house (toilet rolls, washing up liquid). You'll need a helping hand with items like soap powder and softeners as the big packs cost the same as ones half the size. At least they'll keep the washing machine going for ages, though not necessarily twice as long, like they're said to do.

Housework is a necessary evil; keeping the place clean and tidy makes it more pleasant to inhabit, easier to work in and helps prevent wear and tear. Any spills should be wiped up straight away, particularly milk, which will stink, and any food with red or yellow colouring in it, like pizza, because you'll never get the stain out. Rotas always cause arguments and nobody ever seems to do their fair share. Instead of fighting over whose turn it is to do the washing-up each night, you may find it easier allocating one job per person per term: hoovering, shopping, cleaning the bathroom.

EXERCISE: Create a week's menu which is varied, nutritious AND very cheap.

Telephone bill

Phone calls are cheapest off peak: before nine, after six and at weekends; try making them at other times only in an emergency - the problem being that we all have our own definition of what constitutes an emergency. There are other savings to be made, as you will see if you study the bumpf which accompanies the phone bill. Don't get carried away with all the fancy extras. Having a 1571 'answering machine' facility installed is not very expensive but few callers like using it. Besides, 1471 is a mini answering service in itself, enabling you to check your last caller, and needn't be expensive - if the message was that important, they'll ring back so there's not much point in your ringing them. Especially if you don't recognise the number, then it ends up with two people who haven't the least idea to whom they are talking.

A good start is to arrange for an itemised phone bill although reading it is always a nasty shock. It's worth checking to see if you'd be better off changing to other services, such as Cable. Probably the greatest incentive to cut down on your phone bill is the very thought of one penny of your hard earned cash going towards any actor who repeatedly informs you that 'it's good to talk'. Talking, these days does not come cheap, unless you're one of those people who would just as soon hold a short-tempered lobster to their ear as a telephone. If you're likely to spend hours on the phone, invest in a timer or persuade a friend to remove you bodily after a set time. You can always look forward to the pleasure of returning the favour.

Paying by direct debit

All bills can be paid by direct debit from your bank account or your building society: telephone, electricity, gas, insurance, TV (and video) rental and licence, water rates and council tax (if you are liable). The main advantage to this system is that it's automatic and you don't have to find a colossal lump sum every quarter or every month; just make sure you put aside a certain amount, without fail, to cover the instalments. Said amounts can still add up to a hefty sum; it's particularly galling when you have to pay out extra 'interest' to the organisation involved for the convenience of using this method of payment, since it is as much for their benefit as yours.

ALWAYS check their sums. British Gas, for example, base the quarterly amount, not on the past year, but on the last five payments, making sure they are well covered, though any surplus is credited to your account after twelve months. Any discrepancy in use i.e. a sudden surge and they immediately increase the debit, sometimes with very little warning. So before you invite your pen friend to stay for a month (the one who really feels the cold and has to have three baths a day), remember that not only will the next bill be horrific, you will have to convince the Gas Company that this is not typical and there is really no need to increase the debit by half as much again.

SOME BASIC NECESSITIES

9

Insurance

If you're a student, check whether your parents' insurance policy provides cover for your personal possessions as well, outside the home, although this is likely to be temporary only. Paying to live in halls of residence may include the cost of insurance; again, check before taking out your own policy. It will almost certainly be a necessity if you're in rented accommodation, where the premises will be covered by the landlord's insurance for fire and structural damage (i.e. fixtures and fittings) only.

The rates for covering your contents can be costly, particularly inner-city accommodation, where theft is a common hazard, but it works out cheaper than having to replace all your worldly goods. There are areas in certain cities where no cover at all is available so hiring TVs, videos and other appliances saves you money in the long run, should they be stolen; ensuring your accommodation is as secure as possible is the most sensible precaution but probably won't come cheap. You may hate to do without your state-of-the-art prized possession, but you're better off, literally, leaving it at home.

Nonetheless, students will find that lots of companies offer special packages; Endsleigh Insurance is partly owned by the National Union of Students and can provide cover for bikes, TVs, computers, travel and so on. And if you've ever wondered where the warning about 'reading the small print' came from, make certain you do just that with the insurance proposal form, to ensure you are getting exactly the right cover.

For car owners, insurance is essential but prohibitively expensive where young drivers are concerned, especially students. As with contents insurance, it also depends on the area, cities obviously being a pricier place to use a car than in the countryside although a car is often a necessity in a rural area. Double check if you are studying away from home as it may be cheaper taking out insurance there.

EXERCISE: Work your way through the itemised phone bill and calculate how much time you've spent, as well as how much money.

Rent

Most likely, this takes up a high proportion of your income. Although the cost of staying in halls of residence may include gas and electricity, elsewhere, they're likely to have to pay these bills on top of rent. Worse still, if you can't find somewhere suitable to live, it makes your life a misery: sharing with a right miserable bunch; facilities which could never be described as 'gracious living'; stuck out in the middle of nowhere. Worst of all: a loner living with a crowd of people or an extrovert with only the landlord for company. There's a lot to take into consideration (not least any romantic prospects), as well as the money.

Despite the increase in the number of students, i.e. greater competition, there is more property available to rent so there's no need to panic and go for the first place you see, convinced that you'll end up homeless otherwise. You may not be able to pick and choose, but there's usually more than one option to consider. The accommodation office places students in halls of residence; first years tend to get precedence and receive details once they have accepted a place. The office also helps to find places to rent but make sure to inspect the premises thoroughly first. Ask around, see what the other students have to say about their accommodation, and list all the things you need to find out more about:

Cost, including meals and heating? Check the terms of the lease very carefully - if it's for 52 weeks, you could be paying for it when you're back home. What repairs or maintenance are you responsible for?

Which of your own possessions should you bring?

What are the eating arrangements? What other facilities are provided, are they all in good working order? What sharing is involved: bathroom, kitchen, bedroom; washing machine, TV?

Will you have a room to yourself? What about access: your own key, any curfew?

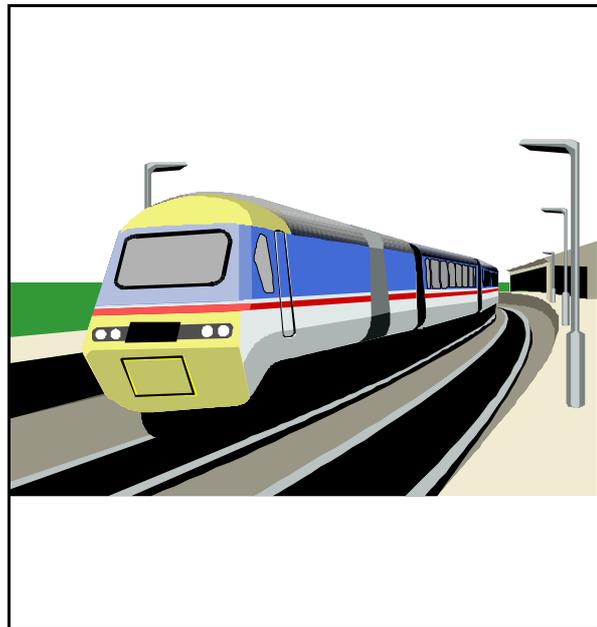
How far away is it from the University; shops; nightlife? What transport is available (check timetables)?

If you are going to share a room at University, they frequently send out questionnaires to ascertain compatibility: owls and larks, smokers and non-smokers, vegetarians and meat-eaters.

Travel

This is another necessity which bites deep into your budget, which is why many people invest in a bike, something just to get them from A to B. The fancier the bike, the more it attracts attention i.e. ends up stolen; there are cases of people being mugged for their bikes. If you travel some distance by public transport several times during the week, a season ticket works out cheaper than buying one daily, since you're invariably travelling in at peak times, and it's far more convenient than queuing up at the booking office just as the train's due out.

Check on dates of expiry - if this is due a few days before the end of term, it's not going to be worth renewing it. Bus season tickets for students are often valid for a term's travel but are not as flexible, although many bus companies offer discounts. You can save a considerable amount of money compared to going by train but don't forget that the journey takes longer and is frequently tiring, especially if more walking is involved. On the other hand, the exercise will do you good, though not late at night, obviously. The timetable is often far more limited as well, particularly where the last bus is concerned; if you go out a lot at night, for example, you could end up having to use the train anyway. One advantage of living in halls of residence is that there are often late night buses laid on; taxis are practical if there are several of you to share the cost.



To apply, you need a passport sized photograph and proof of full time attendance; you may be ineligible if you receive other benefits such as Income Support. If you lose your pass, you may have to report it to the police as well as the bus company but it's replaced after seven days (since many passes are handed in within a week), though there's likely to be a charge. You may be expected to have your valuables insured. Subsequent replacements are made at the company's discretion. If you leave your studies, the balance is refunded once you hand the pass back, less a processing charge.

And finally, always remember to set off to wherever you're going in good time since both trains and buses can sometimes be very unreliable.

EXERCISE: Draw up a list of your basic necessities to ensure you will have, more or less, everything you need wherever you end up staying.

Stationery

It soon adds up: paper, notepads, pens and pencils; paperclips, folders for assignments. Plus photocopying, which is as time-consuming as it is costly. Standard cost in most Universities is about 10p a sheet, but other places have photocopiers (and maybe not as many queues, AND better quality copies: newsagents, libraries, stationers, the post office, and they sometimes charge less.

The Student Union shop is probably the best place to go for supplies but take a look at what's on offer locally as most towns have a cut-price stationers - persuade your friends to buy in bulk and make it more economical e.g. a package of 500 sheets of copier paper. Computer supplies like disks are usually far cheaper in the University department. As for printers, it's far cheaper to buy inkjet refills (100 mls of ink costs the same as a new 23ml cartridge) or have ribbons re-inked.

A pack of 20 pens may seem as if you're over-doing it, but it's amazing how quickly they go, and not because they've run out of ink, and even boxes of paperclips can be double the price in different places. Watch out for special offers, such as two notebooks for the price of one.

Equipment

The most useful piece of equipment, particularly if you are not living right next door to the University, is a computer. However, even IT courses rarely have enough computers to go round; worse still, it is often assumed you know everything you need to know about them so that there's no basic training in word-processing provided. Urgent assignments undoubtedly bring out the worst in human nature, with people hogging the computers for hours on end and besieging the technicians with problems. Fortunately, second hand computers needn't be that expensive and these days, most of them are compatible.

As regards equipment for your course, keep an eye on the notice-board to see if any of the older students are selling theirs off. Easier still, get to know people in the year above and ask around.

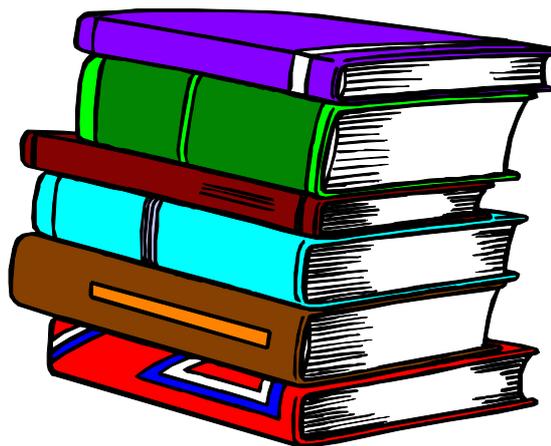


Books

These can be similarly acquired; once students move up a year or graduate, they welcome the chance to sell off what's no longer needed. It is actually possible (with a bit of luck), to get through the whole course without buying a single book. For one thing, the University library often has more than one copy, even though loan times for the most requested titles may be limited; if the local library doesn't have a copy, you can still order the most urgent books, and have a month in which to study them.

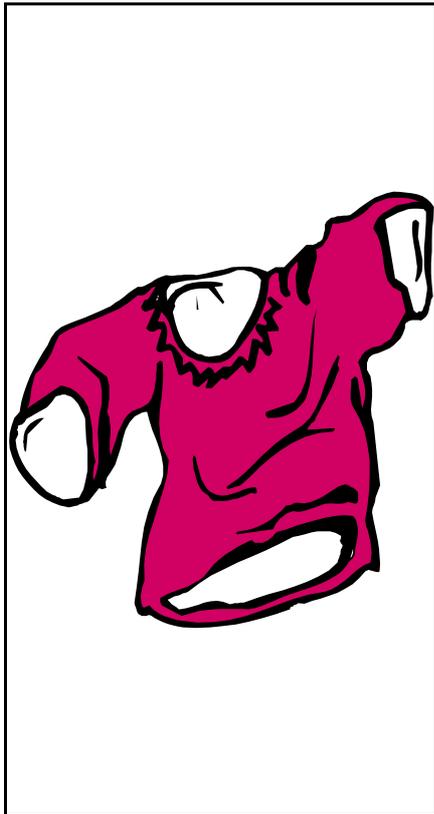
When browsing round second hand book shops, don't forget to have a look in charity shops as well; book sales are now common in museums and galleries as well as bookshops, particularly useful for specialist subjects. Try car boot sales, jumble sales and anybody you can think of who has an interest in the same subject. It's amazing what people store in their attics and even if it's a copy which is falling apart, it should last out long enough. For anyone actually studying Literature, where modern texts are concerned, you can offer to submit an article about it to the student magazine and the publishers may be prepared to send you a review copy.

EXERCISE: As soon as you get a reading list, start looking around for books. Don't wait until term begins, when there'll be loads of you all looking for the same ones.



Clothes

For some people, clothes, and lots of them, are a basic necessity whilst others are just not interested as long as there's something relatively clean lying around for them to wear the next day.



Clothes need not be horrendously expensive; shoes, boots and trainers are likely to be the costliest items but nearly everything else can be purchased for next to nothing at jumble sales, closing down sales, charity shops and discount stores. Happily, an awful lot of people really do have more money than sense but that doesn't matter at all, as long as they also have some taste. Even small towns can have as many as five charity shops but you still need to shop around as some charge double the amount you find in others. Oxfam is quite dear these days, by comparison; currently, Age Concern seems to be cheapest or animal charities like the PDSA, and they stock a wide range.

At one time, it was only people who were born with a gift for tracking down bargains who benefited from visiting charity shops but there has been such a boom in the past few years, you are almost certain to find at least one item well worth having, like a dress worth £30 reduced to £2.99 because there's both a size 12 and a size 14 label on it. Coats and jackets, including leather, are usually the best buys, like a Next winter coat for a fiver which would originally have been well over £100. Tops and sweaters always come in useful but remember to buy a size or two bigger, especially with jumpers, to allow for shrinkage during washing. With dresses and blouses, you're spoilt for choice.

What's more, if you give your wardrobe a good sort out twice a year, winter and summer, anything you plan to discard which is still half way decent could be worth taking along to the local market. A second-hand stall may not be prepared to buy them but you could arrange a swap. Dress agencies aren't as common nowadays, having had to compete with charity shops, but if there is one locally, your best bet is selling them evening wear or doing a swap for something 'new' for the annual ball. Even if you don't like the idea of scrambling around at a jumble sale, offer to help out and you get the pick of the clothes when the stalls are being set up. This is the time to suggest to your wealthier friends it's about time they donated something for those less fortunate.

Entertainment

Going out comes very high on the list of priorities, usually right at the top. At University there's an abundance of things to do and not enough time in which to do them - or afford them. Fortunately, the Student Union often provides not just a cheap night out where beer is concerned but some of the best acts on the touring circuit. Of course, there are always art galleries and museums to visit, which are generally free of charge.

However, even a trip into town needn't necessarily cost a bomb and you can also earn a few bob with a part time job in the cinema, a concert hall or a leisure centre. Even if you don't get paid, you may get something towards expenses or a staff discount; most places can always use a few volunteers. Concert and theatre tickets are often cheap on quiet nights like Monday or sometimes go for half price on the night; if drama is your great love you can get to see your favourite plays by helping out in the theatre. Lack of funding means you're unlikely to be paid but they always need people to act as ushers, or even do research for programmes or chase up props.

As regards payment in kind, one very simple solution for students is to offer to do reviews for the University magazine. Bear in mind that there are likely to be more people queuing up to tackle music, software, film and video than books and theatre. If you're very lucky, you may get to do restaurant reviews but make sure the management have agreed to provide a complimentary meal or you'll end up with all those dishes. Otherwise, if you enjoy eating out, keep your eye on the local papers since there are often special offers available, or else save up for the well-loved tea-time menu. And for that very special occasion, one quick and easy way to check whether a restaurant is expensive is to look at the price of dessert; if one portion costs as much as an entire Supermarket offering, you'll end up forking out an arm and a leg for dinner.

As regards reviewing, the main disadvantage is that you may have little say in the choice of books or CDs, unless you persuade the Editor there is a need for a Cult page, which should give enough leeway for you to obtain all your favourites. There's unlikely to be a waiting list of would-be reviewers since most students feel they have to do more than enough writing as it is. However, there are plenty of other outlets since most towns have several listings magazines, including *The Big Issue*, or local radio.

EXERCISE: Draw up a list of necessities for a complete wardrobe, including something smart for interviews, and see how much you can buy for how little outlay.

Travel and Holidays

All that long summer vacation students get - seems a pity to waste it. Besides, just as going to University comes as something of a shock to many people, having to adjust to a whole new way of life, so returning to the old way of life, in the bosom of your family, can be equally as strange. Even if you have been a bit homesick and missed all your old friends, being back at home takes a lot of getting used to and you may find yourself yearning to return to University.

Where to go - to find out about travelling abroad

Start by calling in at your Student Travel Office; there are plenty of bargains when it comes to cheap travel abroad. Or get in touch with Campus or STA (see Recommended Reading). Many companies now organise special deals for students; have a good look round and you'll come across some amazing discounts. Ask for details about Inter-Rail tickets and Eurotrain tickets, both of which should ensure you can visit most of Europe on the cheap. And you should also find out about the following:

Student Coach Card

Young Person's Rail Card

Youth Hostel Association

Under-26 Card (National Youth Agency)

ISIC (International Student Identity Card)

In the UK, you can get by with flashing your NUS card but once abroad, invest in an ISIC (you also get a Travel Handbook) which gives you worldwide eligibility for all kinds of deals: discounts on flights, travelling by train and bus, admission prices as well. Whether you just fancy a bit of adventure, becoming a culture vulture or a beach bum, or even go looking for holiday jobs, you should have a great time. Don't forget to arrange travel insurance: the International Student Insurance Service (ISIS) is sold by most student travel companies, so you can sort it out when buying your ticket.

Working holidays

There's quite a range of occupations - see Recommended Reading for details of directories; these usually appear at the beginning of the year, but get cracking because there'll be lots of competition: au pair or nanny, courier, sports instructor, seasonal farm work, archaeological digs, working on a kibbutz. A job entertaining children at a summer camp in America or Canada gets you a free return flight and time to have a good look round (and recover) once the job is over. What's more, they are very keen on employing British students.

Considering the Pros and Cons

Lack of money always narrows your options but a few weeks' slave labour is more bearable when you think what a wonderful time you'll have on holiday when the job's finished. Or the relief of knowing that you can start to pay off your debts or put something aside to be able to enjoy all the things you couldn't afford to do last term. And since a change is as good as a rest, so physical work can give you a break from all that mental activity. Think carefully about the time involved, though, especially if you suspect you have a lot of studying to catch up with. Again, if you are aware that taking a lot of time off, particularly a gap year, means you will find it very difficult to get back into studying, weigh up all the pros and cons. For some people, a year off is just what they need to return refreshed and roaring to go; for others, it's exactly the opposite.

Voluntary Work

If you have the cash saved up and set off in altruistic mood, there's always a need for volunteers and with centres throughout the globe, it gives you a chance to discover the 'real' country. However, most of these organisations prefer people over 21 and it may be easier to look for conservation work in the UK and Europe rather than something in the Third World. Other projects: working with the underprivileged and disabled, restoration work (National Trust), working with animals. Bear in mind that even if it is unpaid labour, you benefit from the experience and your CV will impress future employers.



EXERCISE: Draw up a list of favourite countries and the type of work you'd be prepared to do, plus all the expenses involved, including things like insurance, first aid kit etc.

Useful Reading & Organisations

MAGAZINES

Young People Now, National Youth Agency, 17-23 Albion Street, Leicester LE1 6GD. Tel: 0116 285 6789; fax: 0116 247 1043. Monthly publication; annual subs: £22.80

Youth Clubs, Youth Clubs UK, 11 St. Bride Street, London EC4A 4AS. Quarterly; annual subs: £10

BOOKS:

STUDENTS

students' money matters, by Gwenda Thomas. Supported by UCAS; Trotman; pb £7.95

Cosmopolitan Guide to Student Life, by Louise Clarke. Penguin; pb £6.99

FINANCE

Managing your Money, by Leo Gough. Teach Yourself Books, Hodder & Stoughton; pb £6.99

WHICH Consumer Guides: *Be your own Financial Adviser*, by Jonquil Lowe. Penguin; pb £9.99

How to Save Money, by Richard Benson. Tip-Top Guides, Summersdale; pb £5.99

Mr. Thrifty's How To Save Money On Absolutely Everything, by Jane Furnival. Pan Books; pb £3.99

DIY

DK Pocket Encyclopaedias: Home Decorating; Home Repair, by John McGowan & Roger DuBern. Dorling Kindersley; pb £8.99

The Ultimate Book of Household Hints & Tips, by Cassandra Kent. Dorling Kindersley. hb £12.99

HEALTH

The Complete Book of Family Aromatherapy, by Joan Radford; Foulsham; pb £7.99

Massage, by Denise Brown; *Managing Stress*, by Terry Looker and Olga Gregson; Hodder & Stoughton Teach Yourself series, pb £6.99

101 Short Cuts to Relaxation, by Cathy Hopkins; Bloomsbury, pb £5.99

The Complete Stretching Book, by Maxine Tobias & John Patrick Sullivan; Dorling Kindersley, pb £9.99

FOOD

Peckish But Poor, by Cas Clarke. Headline; pb £5.99

The Student Grub Guide and *The Vegetarian Student Grub Guide*, by Alastair Williams. Summersdale; pb £4.99 each

Man About The Kitchen, by Alastair Williams. Summersdale; pb £9.99

JOB APPLICATIONS

Classic Sample Letters: Letters that Get Results and Have Stood the Test of Time, compiled by Lee Jarvis. Foulsham; pb £7.99

TRAVEL ABROAD

Don't Lean Out Of The Window! The Inter-Rail Experience, by Stewart Ferris and Paul Bassett. Summersdale, pb £5.99

Spending a Year Abroad. How to have the time of your life anywhere around the world, by Nick Vandome. How To Books; pb £8.99

Working Abroad: The Daily Telegraph Guide to Working and Living Abroad, by Godfrey Golzen. Trotman; pb £9.99

How To Do Voluntary Work Abroad, by Mark Hempshell. How To Books; pb £8.99

USEFUL READING AND INFORMATION

19

ORGANISATIONS

GENERAL ADVICE

NUS UK, Nelson Mandela House, 461 Holloway Road, London N7 6LJ.

Tel: 0171 272 8900. E-mail: nus@nus.org.uk

Scotland: ring 0131 556 6598

Wales: 01792 643323; Northern Ireland: 01232 244641

National Youth Agency, 52 Grosvenor Gardens,
Victoria, London SW1 WOAG. Tel: 0171 823 5363

Provides free Discount Directory for members and under-26 card

The National Association of Citizen's Advice Bureaux,
115-123 Pentonville Road, London N1 9LZ. Tel: 0171 823 2181

GRANTS & LOANS

Department for Education and Employment

Sanctuary Buildings, Great Smith Street, London SW1P 3BT

Tel: 0171 925 5000

Scottish Office Education Department

Gyle View House, 3 Redheughs Rigg, South Gyle, Edinburgh EH12 9HH

Tel: 0131 244 5823

Department of Social Security Freephone: 0800 666555

Student Loan Company, tel.: 0800 405010

Education Grants Advisory Service (EGAS)

c/o Family Welfare Association, 501-502 Kingsland Road, Dalston, London E8 4AU

tel.: 0171 254 6251

Career Development Loans: Freephone 0800 585 505 for booklet - also free

FINANCIAL PROBLEMS

Credit Action Freephone Helpline: 0800 591 084

National Debtline: 0121 359 8501

TRAVEL

The International Voluntary Service: 01206 298215

CAMPUS TRAVEL

Head Office, 52 Grosvenor Gardens, London SW1W 0AG. tel.: 0171 730 3402

COUNCIL ON INTERNATIONAL EDUCATION EXCHANGE (CIEE), 28A Poland Street, London W1V 3DB.

tel.: 0171 287 33337; fax: 0171 287 9414

STA TRAVEL

Head Office, Priory House, 6 Wrights Lane, London W8 6TA. tel.: 0171 361 6100