

FRESHERS FINANCE

Your finance guide to Freshers Week and beyond

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To win a £250 voucher to spend as you choose
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Need extra financial support?
Private loans designed for students

→ futurefinance.com
Undergraduates Representative
APR 16% (Variable)



Trusted by students.

As of Sep 2019.
Based on 576 reviews.



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WHAT'S YOUR FRESHERS BUDGET?



	EXPECTATIONS	REALITY
Rent		
Food & Groceries		
Transportation		
Bills & Utilities		
Insurance		
Uni costs		
Mobile phone		
Eating out & Takeaway		
Drinks & Social		
Subscriptions (Adobe, Netflix...)		
Clothes & Shopping		
Other		
TOTAL		

EXPENSES YOU MIGHT FORGET: Don't be left short!

- ✓ **Transport:**
Bus, train, underground, bike / bike lock...
- ✓ **Utilities:**
Gas, electricity, water, internet...
- ✓ **Uni costs:**
Course materials, books, stationary, laptop, software, apps...
- ✓ **Extra fees:**
Course fees, society fees, student card fees...

Did you know?

For many students, the average weekly student budget **doubles** during Freshers week.

Source: UCAS
Media student lifestyle report 2018

For more tips on budgeting for uni → futurefinance.com/freshers-budget

YOUR BUDGET ROAD MAP

Follow the trail below to understand all of the finance options available to you at uni.
Start here: ↓



Student Finance England (SFE)
Government Funded Loan




Extra income
Full or part-time job, grants, bursaries, scholarships




Extra support
Friends & family

Still need funding?
Other options include:




Private student loans

Need more info on any of these?
We got you:
futurefinance.com/funding-options



Student bank account with 0% overdraft



Student credit card

Please note we are not affiliated with SFE.



Get your uni budget off to the best start:

- ✓ Get your student railcard asap
- ✓ Sign-up for NUS student card (TOTUM)
- ✓ Keep an eye on student discount sites
- ✓ Get a loyalty card wherever you frequently go (supermarket, cinema, salon)
- ✓ Many businesses have special night where they offer discounts for students (cinema, club nights, restaurants). Always try to scope out your local ones
- ✓ Find your local charity shops for great bargains
- ✓ Always ask about student discounts wherever you go (you never know!)

Top 4 Money-saving apps



Unidays
The essential student app



Shopmium
Exclusive offers on everyday products



Plum
Helps you stay in control of your budget



Olio
To reduce food waste and share food

Did you know?

Only 33% of students say that government funded loans cover all of their uni costs.

Future Finance online survey, July 2019, 1930 students surveyed.

From food and insurance to bank accounts and budgeting; everything you NEED to do to get off to the best possible start at uni:

➔ futurefinance.com/freshers-at-uni