

MONEY TIPS

FOR EU AND INTERNATIONAL STUDENTS 2020/21

Manage your money well with the help of the Student
Financial Support Team

Student Health and Wellbeing Service

King's Gate

Newcastle University

student.fin-supp@newcastle.ac.uk

www.ncl.ac.uk/students/wellbeing



1. Get banking. To open an account in Sterling **you will need your passport/EU ID card and a letter from the University.** Everyday banking is often free of charge but be careful with overdraft and credit charges. Services like Transferwise and Revolut offer **cheap international money transfers.**

Contactless payments and Apple Pay/ Google Pay are very common in the UK, don't feel the need to carry a lot of cash with you.

2. The Queen's money. It may take a while for you to get used to prices in a different currency. **Budget your money** to make sure that you don't overspend, especially during your first few months in the UK while you get used to the prices and currency.

3. Use University resources. Don't rush out and buy all of the text books on your reading list. **Use the University Library and wait to find out which are core text books.** You can often pick up second hand copies of books.

4. Ask about student discounts. Get student tickets for buses, trains and Metro. Spotify, Amazon Prime and

other services offer special student deals - check myunidays.com to find out more. If you're from outside the EU be careful with **roaming mobile data charges.**

5. Remember the dates when your **tuition fees** (if you're self-funded) and **accommodation fees** are due.

6. Look after yourself. Local gyms offer discounts to students and you can find cheap fruit and veg in Grainger Market. Visit ukcisa.org.uk for information on UK healthcare. Feeling **stressed or worried? Ask for our Student Wellbeing Team** in King's Gate.

We offer **free, confidential money advice and budgeting appointments.**

We can advise you about your student finance entitlement, answer your questions and help you manage your money.

If you run out of money and can't cover your living costs email our Emergency Loans team

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