



## Student Money Saving Tips – Food

Everybody has to eat and it is all a matter of personal taste but this is an area of expenditure where it can be really easy to make significant savings if you're a savvy shopper!

- It might be convenient but your local corner shop probably isn't the cheapest place to buy your groceries. Consider buying your fruit, vegetables, fish and meat at local markets where they will usually be cheaper than supermarket prices. Why not visit the Grainger Market, Grainger Street, conveniently located in the city centre.
- Can't get everything you need at the market? Make sure you choose your supermarket carefully – prices vary hugely. Whilst nice for a treat Waitrose and Fenwick's Food Hall are not the most wallet-friendly places to do your weekly shop.
- To coin Martin Lewis, Money Saving Expert 'downshift'. Why not try dropping one brand down from what you would normally buy or try out supermarket own brand labels and value branded goods - many items taste just as good and you won't even notice the difference. It could cut costs by 30% and save you hundreds over the course of a year. Check out Money Saving Experts downshift tool to see how much you could save:  
[www.moneysavingexpert.com/shopping/downshift-challenge/](http://www.moneysavingexpert.com/shopping/downshift-challenge/)
- Look out for discount and reduced shelves in supermarkets and get to know the times when goods are reduced. You can also compare the costs of goods across various stores using comparison site:  
<http://www.mysupermarket.co.uk/>

As a general guide discounts can be found:

Amount you may be able to save			
	Up to 25% off	Up to 50% off	Up to 75% off
Asda	12pm	5pm	9pm
Morrisons	-	5pm	7pm
Sainsburys	1pm	5pm	8pm
Tesco	8am	4pm	8pm
Co-op	8am	5pm	7pm

(Source: Money Saving Expert)

- Look out for special offers but only buy goods you would usually buy. Don't be tempted into buying things you wouldn't normally purchase just because they are on offer.
- Look out for 'money off' coupons and vouchers in local papers and magazines.
- Before you go shopping go through your cupboards and the fridge and plan your meals for the week. Make a list and stick to it.
- Do a weekly shop rather than making several little trips throughout the week as this can be costly.
- Don't go shopping when you are hungry.
- Consider having a 'kitty' or communal fund with housemates for everyday items such as milk, bread and toilet rolls.
- Cook with housemates or cook in bulk and freeze meals.
- Avoid ready meals and take-aways which tend to be expensive and have little nutritional value.
- Make packed lunches rather than buying your lunch out every day.
- Use a refillable water bottle to save yourself money and do your bit for the environment.
- Look out for supermarket loyalty schemes which offer money off vouchers or coupons.
- Use fresh items first to avoid wasting food and having to throw out of date items

Student Financial Support Team: [www.ncl.ac.uk/students/wellbeing/finance/](http://www.ncl.ac.uk/students/wellbeing/finance/)  
Follow us on Twitter: [@NCLMoneyMatters](https://twitter.com/NCLMoneyMatters)