

Budgeting Basics

Just as a reminder...

In case of a fire alarm, please remain calm and exit the building to your nearest fire assembly point, which is **directly outside of the Urban Sciences Building**.

There will be a formal **International Welcome Celebration** happening on Friday at 2pm, with speakers, games, and pizza!

If you have questions at any point throughout the week, please ask someone at our **Help Desk** who will be happy to help.

How much does
it cost to study
in Newcastle?



Groceries and shopping

Groceries are often cheaper in big supermarkets outside the city centre.

[which.co.uk/reviews/supermarkets/article/supermarket-price-comparison](https://www.which.co.uk/reviews/supermarkets/article/supermarket-price-comparison)

You can get **online orders** from cheaper supermarkets. There's usually a minimum order price – you could split groceries with a flatmate or meal prep.

Consider getting a **rewards card** (e.g. Tesco Clubcard, Asda Rewards).



Groceries and shopping

Buying stuff secondhand is often cheaper!

There are a lot of **charity shops** in Newcastle selling secondhand clothes and things. Some examples are:

- Oxfam
- British Heart Foundation
- The Salvation Army

You can buy secondhand **online** on Facebook Marketplace, eBay, and Vinted – make sure to stay safe and **scam aware**.



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Transport



Bus

Metro



Coach



Ferry



Train



Taxi

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Bike Week by WATBike



Bike sale and free bike maintenance on campus

- 13th-15th October
- Boiler House

Tickets

Travelling on the Metro and bus service is cheaper with a **Pop card** or **season ticket**.
buyandapply.nexus.org.uk

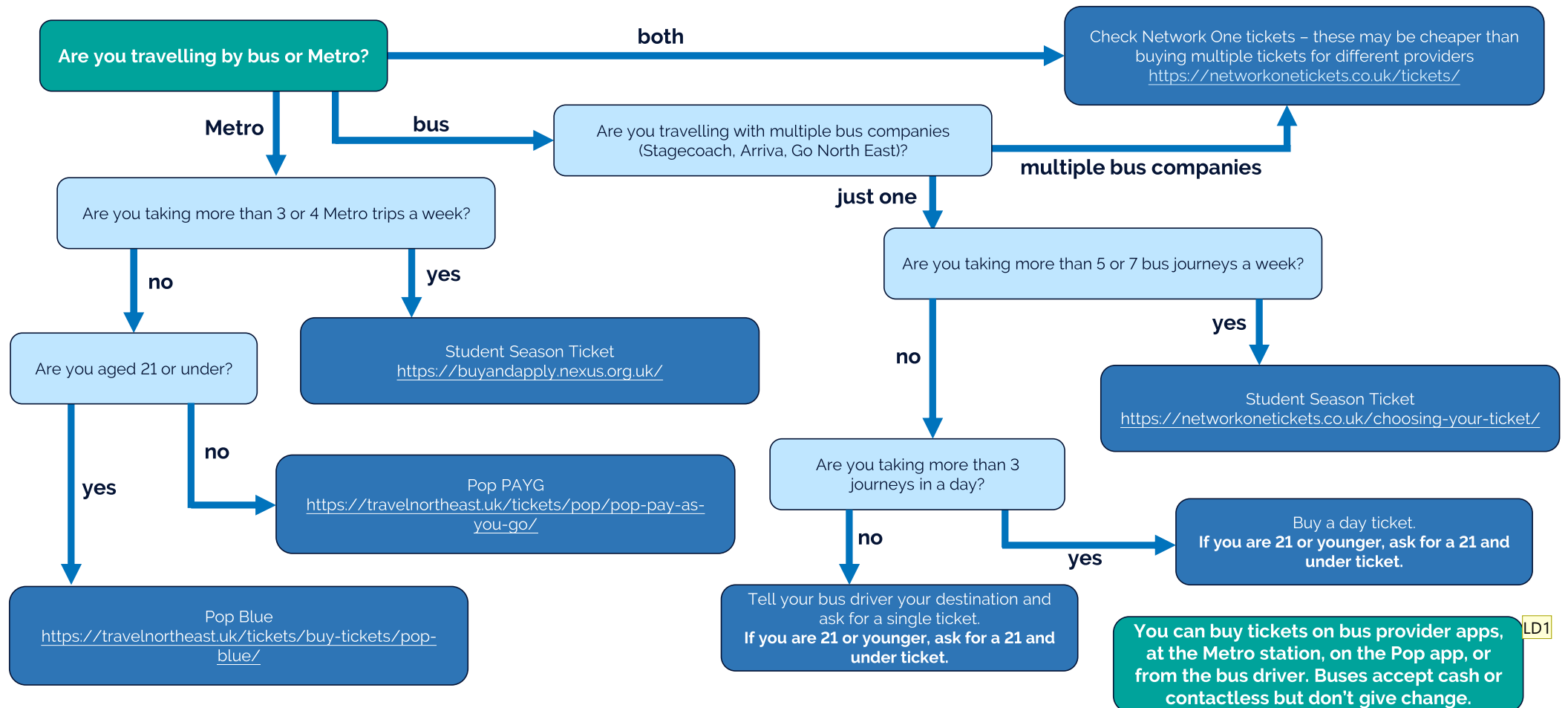
Network One tickets let you buy tickets that work across the bus and Metro.
networkonetickets.co.uk

You can buy a **Railcard** to get 1/3 off National Rail train ticket prices.
railcard.co.uk

Trainline sometimes has cheaper train tickets.

Taxis in the UK are expensive! Legitimate taxis display **licences** from the City Council.

On the next slide we have a flowchart on the cheapest option for public transport tickets.



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Slide 9

LD1 Cash and contactless
Leo David (PGR), 2026-08-11T09:32:38.654

LD1 0 Buses don't give change!!!
Leo David (PGR), 2026-08-11T09:32:56.925

Money-saving tips from Save the Student

- Ask yourself if you **want** or **need** things
- Cut out **non-essential** purchases
 - Such as coffees, cigarettes, and takeaways
- Set **weekly allowances** for different things
 - e.g. a £30 limit for groceries, £20 limit for social events
- Buy **second-hand** and try to sell your things when you replace them
- Treat yourself now and then – **plan nice things** into your budget
- Shop later in a day, an hour or so before closing time – a lot of food will be **reduced**
- Buy **supermarket brand** instead of name brand
- Write a **shopping list** when you go out and don't deviate from it
- Bring a **packed lunch** instead of buying food while you're out
- Learn to **cook** cheap, simple meals
- Try planning **no-spend days**
- Buy nice clothes once in a while, rather than buying cheap clothes frequently – it **adds up**



**savethestudent.org/
takeaway**

Keep an eye out for scams

Scammers often pretend to be someone you know, or a legitimate company.

- If someone calls/emails you and says they're your bank, university, or even the Home Office and asks for an unexpected payment or **personal details** (address, password, date of birth, bank details, etc.), don't give it to them! Hang up/delete the email and call/email them back using their **official contact** details to ask if it was really them.

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Fake websites and products

- Websites may advertise products that are different to what they sell or take payment without giving you a product. You can check websites like TrustedReviews and Trustpilot for reviews. **If something looks too good to be true, it probably is.**

Parcel delivery scams

- Scammers often send text messages claiming to be a delivery company asking you to pay a fee or to resubmit your personal details online.

ncl.ac.uk/student-financial-support/advice/fraud

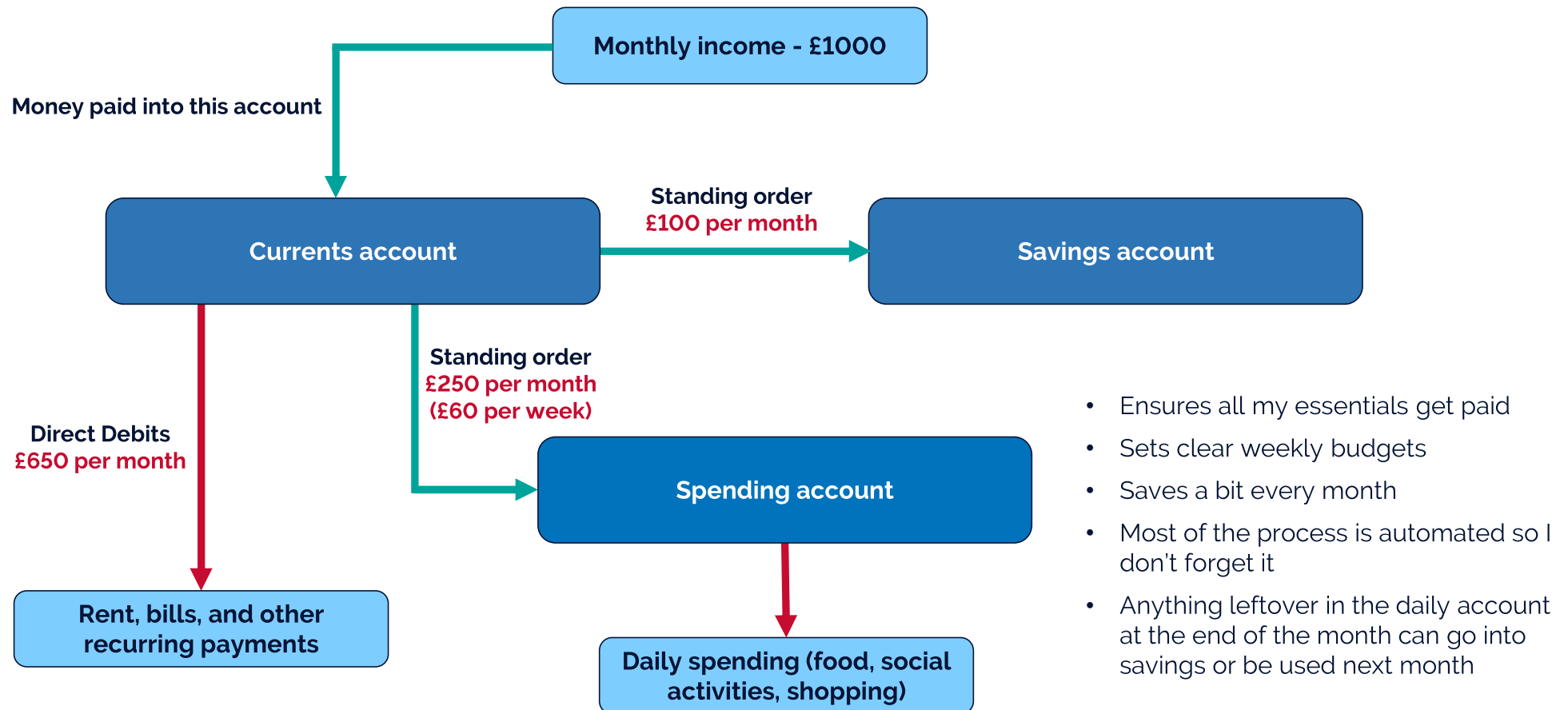
services.ncl.ac.uk/itservice/help-services/security/scamemails

- LD1** You can verify details with the company
Leo David (PGR), 2026-08-11T09:33:51.294

Leo's tips and tricks

Sample Monthly Budget			
Income		Recurring expenses	
Item	£	Item	£
Part time work	500	Rent	425
Money from family	500	Utility bills	150
		Phone	15
		Gym membership	25
		Subscriptions	35
Total	1000	Total	650
Leftover money		350	
Savings		100	
Spending money		250	
Allowance per week		60	

- Calculate overall income and expenditure every month
- Set up standing orders from current account for:
 - Rent, bills, and other recurring expenses every month
 - Weekly allowance into spending account
 - Savings
- Prioritise essentials you can't live without
- Savings can be for fun things too!
- Don't spend what you don't have
 - Wait a couple of days before buying luxury items
 - **The little things add up!**



Zsafia's tips and tricks

You may be able to work during your studies. **Please check the conditions of your visa!**

The Careers Service can advise you both online and in-person (NUBS/King's Gate) through drop-ins or appointments. They have online information on:

Job applications	ncl.ac.uk/careers/making-applications/applications
Finding jobs	ncl.ac.uk/careers/find-jobs
Gaining experience	ncl.ac.uk/careers/skills-and-experience

Even if you have not worked before, that is alright! As university students, employers don't expect you to have tons of experience, so don't let that discourage you. Get started on **MyCareer** mycareer.ncl.ac.uk

Student deals and discounts also help if you're budgeting! Here are some that were particularly useful for me:

Unidays (discounts for online shopping)	myunidays.com
Too Good To Go (reduced prices for takeaway food)	toogoodtogo.com
Student Beans (even more discounts for online shopping)	studentbeans.com

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Discounts

You can sign up for discount schemes like Unidays and Student Beans.



StudentBeans

UNiDAYS

Keep your student ID on you and ask for student discounts at restaurants, bars, shops, etc.

Some chain cafes/restaurants (e.g. Caffè Nero) let you sign up for student discounts.

Large retailers like Amazon Prime and Spotify often have cheaper student memberships.

Take advantage of student discounts, but ***don't buy something just because they'll give you a discount!***

Keep an eye out for giveaways and freebie fairs on campus.



Socialising

Clubs and societies offer free and low-cost socials for members. Most have free tasters at the start of the year.

nusu.co.uk/activities/societies

Clubs and Sports Fair: 22nd September, Sports Centre

Societies and Volunteering Fair: 23rd September, Sports Centre

Free and low-cost one-off socials through **Give It A Go**.

nusu.co.uk/activities/giveitago

Do your research before buying events tickets/wristbands from third-party parties.

Use public transport. You can explore the North East for cheap!



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Things to do in Newcastle for under £5



Parks – free
Tennis courts in parks for £4/hour



Ouseburn Farm – free entry

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Things to do in Newcastle for under £5



Gosforth Nature Reserve – £5 entry



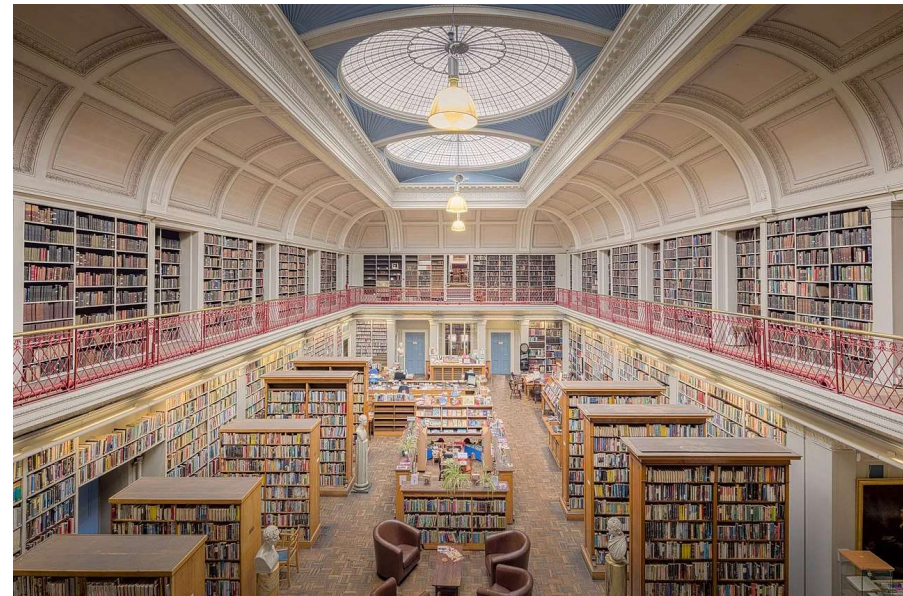
Great North Museum and
Discovery Museum – free entry

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Things to do in Newcastle for under £5



Biscuit Factory, Laing Art Gallery, Hatton Gallery, and The Baltic – free entry



Newcastle Library and Literary and Philosophical Society – free entry

Things to do in Newcastle for under £5



Trips to the coast on public transport (Tynemouth, Whitley Bay, Cullercoats, Monkseaton, South Shields, North Shields, Seaham, Seaburn)

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Know what support you can get

Students' Union

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Student Pantry:	nusu.co.uk/spaces/food-drink/pantry
Ethnic Diversity Fund:	nusu.co.uk/support/wellbeing/diverse-fund
Transition Fund:	nusu.co.uk/support/wellbeing/trans
Disability Inclusion Fund	nusu.co.uk/support/wellbeing/dif
Activities Access Fund:	nusu.co.uk/support/aaf
Sexual health resources	nusu.co.uk/support/free-resources

Financial Assistance Fund

ncl.ac.uk/student-financial-support/hardship

If you're struggling to meet your basic needs because of unexpected difficulties, you can apply for emergency financial assistance from the University

Free period products

ncl.ac.uk/students/support-wellbeing/cost-of-living-hub/free-period-products

Free period products are available on campus

Slide 21

LD1 Link free period products
Leo David (PGR), 2026-08-11T09:40:28.021

Helpful resources

Budgeting tips

savethestudent.org/money/student-budgeting/student-budgeting.html
ucas.com/money-and-student-life/money/budgeting/student-budgeting-tips
whatuni.com/money/budgeting/how-to-make-your-student-budget-and-stick-to-it

Additional course costs

ncl.ac.uk/undergraduate/fees-funding/tuition-fees/additional-costs

Money Matters - Canvas course on money and budgeting
experience.ncl.ac.uk/mastering-money-matters

University finance advice

ncl.ac.uk/student-financial-support/advice

Student Experience Blog

experience.ncl.ac.uk

Budgeting calculators and spending trackers

savethestudent.org/money/student-budgeting/student-budget-calculators.html

Cost of living support

ncl.ac.uk/students/cost-of-living-support

Avoiding scam and fraud

ncl.ac.uk/student-financial-support/advice/fraud
nusu.co.uk/support/welfare-centre/scams

Free bike maintenance on campus

ncl.ac.uk/sustainable-campus/events/event-items/dr-bike-26

Give It A Go

nusu.co.uk/activities/giveitago

Events coming up

International Welcome Celebration

18 September. 2-4.30pm. Frederick Douglass Centre. Free food and games—come along to meet new friends!

Bank letter collection

ncl.ac.uk/student-welcome/when-you-arrive/finance-and-bank-accounts
15-25 September.
Lindisfarne Room.

Smartcard collection

ncl.ac.uk/student-welcome/when-you-arrive
15-25 September. Lindisfarne Room.

Wellbeing Health Fair

ncl.ac.uk/student-welcome/when-you-arrive/accessing-healthcare
15-25 September. Boiler House.

Students' Union Big Welcome

21 September – 11 October

nusu.co.uk/welcome

Social events and activities. Attend a fair or get a ticket to free and discounted events to meet new people.

Sports, Societies, and Volunteering Fair

nusu.co.uk/welcome

23 September. University Sports Centre. Find out some of the things you can get involved with while at university.

BioBlitz

25 September. Drummond Quad.

ncl.ac.uk/sustainable-campus/events/event-items/bioblitz

Meet new people and learn more about nature on campus.