

The Saver

It's simple: money matters. As you say goodbye to your student discount, our financial gurus are sharing their tips to make your graduate wage go further.

Everyone has different costs and ways of managing their money. The Student Funding Office share some of theirs:

- Use a budget planner
- Only take out as much cash as you need
- Use online banking regularly to manage your account
- Make your own packed lunches, cut down on takeaways and give economy brands a go
- Make the most of online vouchers and money-off deals
- Set up direct debits to avoid late utility bill payments
- Shop around for the best deals on services
- Seek help if you are in financial difficulty

Visit www.birmingham.ac.uk/budgeting (<http://www.birmingham.ac.uk/budgeting>) for more help with your finances.

James Eder (BCom Commerce, 2005) Founder, The Beans Group "Just because your student days are over it doesn't mean the end to saving. One piece of advice someone gave me was to set a budget for how much you have to spend in a month. Take out the cash, leave your cards at home and this will help focus the mind on actually how much you have and what you're spending on. Also saving all your receipts for everything, however small, and then reviewing it can help you manage your money. Take a look at www.morebeans.com (<http://www.morebeans.com>) for help with all aspects of the transition from being a student to graduating."



Did you know?

You only begin to pay back your student loan when you earn above £16,910.

Scott Collen (BA Geography, 2010) Project Manager, EP Morris and first time home owner "Remember, as a first time buyer with no chain, you have extra room to bargain so always try and push that little bit harder."



Test your financial knowledge with our interactive game at www.birmingham.ac.uk/cashclever (<http://www.birmingham.ac.uk/cashclever>)