

I'm really bad with money, what can I do?



Other leaflets in this series:

Academic:

I disagree with my marks
I hate my course
I've been accused of plagiarism

Housing:

Do I need to pay council tax?
How can I save money on my fuel bills?
How can I get my deposit back?
I want to get out of my tenancy agreement
My house is a dump

Money:

Can I get help with health costs?
Do I have to pay tax and national insurance?
Help I'm skint!
How can I fund my course?
My boss owes me money?

General

How do I complain about the University?
I've got a University disciplinary hearing

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Advice & Representation

There's no doubt that trying to manage your money whilst you're studying can be a tricky business, especially as you're probably trying to survive on a tight budget.

If you're spending more money than you have coming in – don't panic but DON'T IGNORE IT! Unless you have savings that you can draw on (or generous parents!), you simply cannot sustain a situation where your expenditure is higher than your income. It can only lead to being forced to rely on credit (overdraft facilities, credit cards, loans etc) or to a situation where you are constantly juggling your expenditure at the risk of not being able to meet a basic item such as your rent or a utility bill.

Fortunately, the Advice & Representation Centre has lots of information about how to manage your money – please see the resources on the right.

Leaflets/resources available from the Advice & Representation Centre:

- Money Matters - a guide to managing your money (Advice & Representation Centre)
- Student travel discounts leaflet (Advice & Representation Centre)

Websites:

- Advice & Representation Centre money advice pages at www.sussexstudent.com/advice
- Uniaid website- lots of interactive tools to help you budget at www.studentcalculator.org.uk.
- Online budget planner at www.youbudget.co.uk.
- Money saving expert - lots of tips and advice to help you reduce your expenditure and get the best deals at www.moneysavingexpert.com.
- National Debtline website – free, confidential, independent advice on how to deal with debt problems: www.nationaldebtline.co.uk.

Talk to someone:

- Advice & Representation Centre www.sussexstudent.com/advice or ring 01273 877038
- National Debtline telephone advice – 0808 808 4000