

LIVERPOOL ON A BUDGET

INTERNATIONAL ADVICE AND GUIDANCE





UNIVERSITY OF
LIVERPOOL

MONEY ADVICE AND GUIDANCE(MAG)



OVERVIEW OF MAG

- Team in Student Services, within Student Life
- Administer University Hardship Fund
- Can advise on all aspects of Student Finance funding
- Provide budgeting, financial capability, and income maximisation advice

UNIVERSITY HARDSHIP FUND

- Discretionary funding to help students who are struggling financially and where they are in hardship.
- UK and overseas students are eligible to apply although different criteria applies (overseas students should contact our International Team for advice before applying)

Application form is available on-line for students to complete
www.Liverpool.ac.uk/studentsupport/money

Small short-term loans may be available in very exceptional circumstances

FINANCIAL CAPABILITY AND BUDGETING

- MAG offers financial capability and budgeting appointments to students who may need a bit of extra help managing their money
- We can look at ways to increase your available income and save money
- These appointments are as and when you need them – if you would like help managing your finances, please get in touch

HOW STUDENTS CAN CONTACT MAG FOR SUPPORT:

Email: money@liverpool.ac.uk

Bookable drop-in: <https://www.liverpool.ac.uk/studentsupport/book-an-appointment/>

Phone: 0151 795 1000

Message today:

Please don't worry about money yourself – contact the team for support and advice.

AIMS OF THIS PRESENTATION

- How to access discounted services and products
- Where to shop in Liverpool for different products
- Tips to keep your daily costs down
- Socialising opportunities and other free activities
- Resources for more information
- Try to answer any questions you might have

STUDENT DISCOUNTS



A TOTUM card

TOTUM is the UK's #1 student discount card and app with over 200 discounts! It is the new name for the NUS extra student discount card. It entitles you to a variety of student discounts, offers and vouchers on your everyday essentials, must-have gear and luxury items. TOTUM also is available with proof of age ID, perfect for proving you're over 18 on a night out.

Apply online: <https://totum.com/>

Cost:

1 year - £14.99 (or free if you only sign up for the online deals)

2 years - £24.99

3 years - £29.99

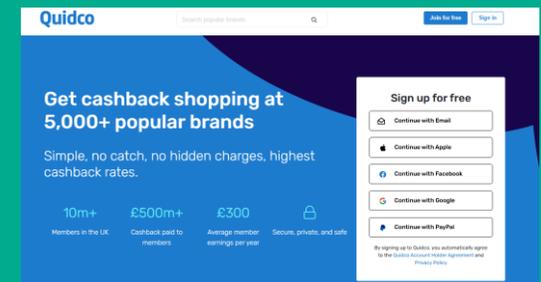
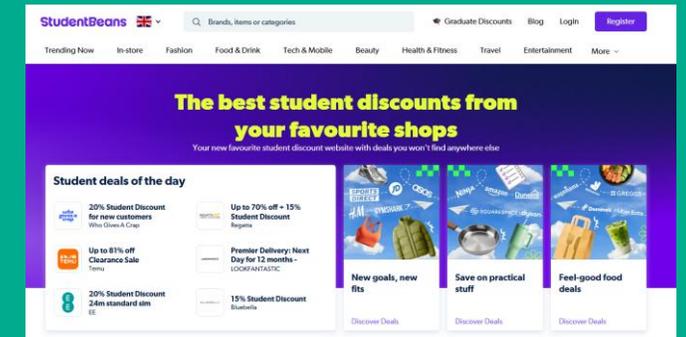
ISIC card

The ISIC card is digital and can be used as an international student identity card. It also provides thousands of international student discounts when traveling in Europe and around the world! This costs £12 <https://isic.org.uk/cards/isic/>



ONLINE DISCOUNTS

- Unidays <https://www.myunidays.com/GB/en-GB>
- Student Beans <https://www.studentbeans.com/uk>
- Cash back websites
- Money Saving Expert <https://www.moneysavingexpert.com/>



USE COMPARISON SITES

Use comparison sites such as Go Compare or Money Supermarket, which allows you to compare the cost of things like broadband, mobile phones and insurance for travel or personal possessions.

The screenshot shows the Money Supermarket website. The header includes the logo and navigation links for Car, Home, Travel, Insurance, Money, Utilities, Business, and Help & Rewards. A search bar and a 'Sign in and save' button are also present. The main content area features a dark blue background with the headline 'Saving you serious money.' Below this, there is a prompt to 'Select a qualifying product to start earning rewards today with SUPERSAVECLUB'. A prominent 'Car insurance' button is shown with a 'Start a quote' button next to it. A 'Double Reward' promotion for Vodafone is also visible, offering a £40 reward for broadband purchases. The footer contains a 'Price Promise' badge, a testimonial from feefo, and a 4.9/5 star rating.

The screenshot shows the Compare the Market website. The header includes the logo and navigation links for Car, Home, Travel, Money, All insurance, Utilities, and Business. The main content area features a white background with the headline 'THE SIMPLES WAY TO SAVE'. Below this, there are two buttons: 'Compare car insurance' and 'Go to your account'. A list of benefits is provided, including 'AutoSergei scans for savings to deliver personalised deals ahead of your renewal' and 'The hard work is done for you, simples'. A large image of a dog swimming in blue water is featured on the right. The footer contains a row of icons representing different insurance and financial services: Car insurance, Home insurance, Travel insurance, Life insurance, Credit cards, Loans, and Energy.

FOOD SHOPPING

Some of the main supermarkets in the UK, from least to most expensive:

- Lidl, Aldi, Iceland,
 - Asda, Tesco,
 - Sainsbury's,
 - Co-operative Food (Co-Op) - 10% off on the Totum card
 - Marks & Spencer
-
- Look out for offers- Aldi has a 'Super Six'! Fruit and veg 'specials' starting at 49p.
 - Share cooking/meal planning with housemates
 - Reduced sections at the supermarket- Yellow stickers indicate the item has either a short expiry date, it may be slightly damaged or is no longer being sold e.g. it's a seasonal item like Easter eggs.

Store loyalty cards- earn points every time you shop

- Lidl - Lidl Plus app
- Tesco – Clubcard
- Boots – Advantage
- Sainsbury's – Nectar
- Morrison's - More



CLOTHES SHOPPING

Cheaper clothing shops in the Liverpool City Centre:

- Primark on Church Street
- New Look on South John Street (in Liverpool One)
- TK Maxx on Church street
- Supermarkets: Asda (George), Tesco
- Don't forget Charity shops, which are scattered throughout the city centre such as on Bold Street.

You can get discounts in most stores by using either a Totum card, your University of Liverpool Student card or by using the online discount websites.



HOMWARE AND ELECTRICAL

Options for homeware in the City Centre:

- TJ Hughes on Church Street
 - B&M in Clayton Square Shopping Centre
 - Home & Bargains, the biggest one is on Hanover Street
 - Argos in St Johns Market
-
- Currys/ PC World
 - (not in the City Centre but electrical items can be brought online)



EXERCISE

IN LIVERPOOL



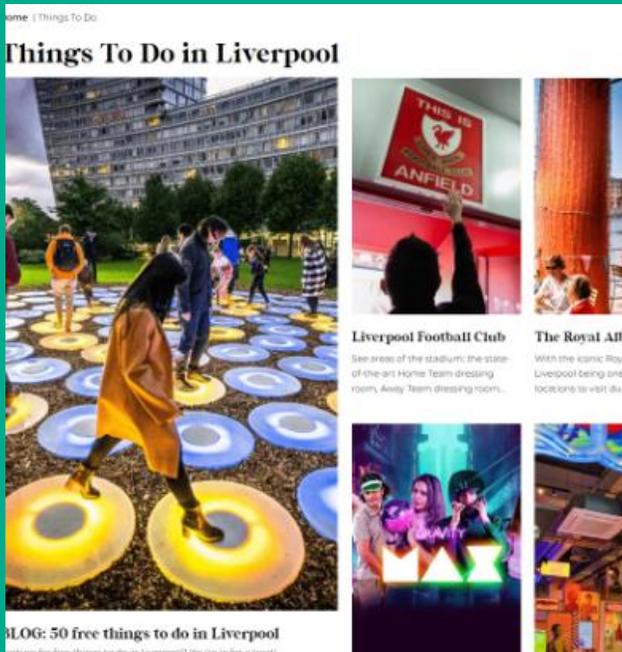
- Free tennis courts - Sefton Park, Princes' Park
- Outdoor exercise equipment - Princes' Park, Otterspool Promenade, Sefton Park
- Running - Sefton Park, Otterspool (try TK Maxx or Sports Direct for cheap branded trainers)
- Citybikes - from £1 per day
- Youtube exercise videos
- University Sports centre www.liverpool.ac.uk/sports/memberships/
- 1 day pass for £6.30
- £154 for 6 months
- £198 for 9 months
- £251 for 12months
- Includes gym, sports hall, squash courts, swimming pool, classes and climbing lessons

TRANSPORT

- For train travel you can purchase a Student railcard which gives you 1/3 off train travel.
- For everyone aged 16-25 and mature students
- Costs £35 for 1 year or £80 for 3 years (you can get discounts from unidays or Totum at certain points of the year) <https://www.16-25railcard.co.uk/>
- Coach travel such as Mega Bus- cheap travel across UK from just £1.50! www.uk.megabus.com. Or National Express: <https://www.nationalexpress.com/en>
- Arriva student bus pass - travel around Liverpool www.arrivabus.co.uk
Select 'North West' then 'Liverpool' This can work out as low as £1 per day!



SOCIALISING



**FEEL GOOD
FEBRUARY**



- The Liverpool City region has lots of free options like museums, parks and art galleries for you to explore <https://www.visitliverpool.com/>
- Join in on some Liverpool Guild of Students events or societies <https://www.liverpoolguild.org/whatson/>
- Feel Good February is a programme of events and activities designed to help you focus on your health and wellbeing. You can find out more and book events on the My Liverpool App or on the following link <https://www.liverpool.ac.uk/intranet/wellbeing/feel-good-february/>
- Have a film night with new friends, share a Netflix/Disney+/Prime account with house mates. Have a picnic in the park (when its warmer) - each bring a dish
- Try a pizza night - buy from a supermarket or eat out at Pizza Express (they have discounts on their own website and online on unidays/student beans)

PART-TIME/ VACATION WORK

Benefits

You can earn money, make friends, practice your English and learn about British culture

Visa

Your visa permission must permit work!

Support

You can use our Careers Service for help with finding a part-time job during your studies: www.liverpool.ac.uk/careers/

FURTHER RESOURCES

Student Services 'Managing the Cost of Living' pages:

www.liverpool.ac.uk/studentsupport/money-advice/managing-the-cost-of-living/

You can find tips on saving energy at home

Tips on cutting food bills

Free or discounted social events

How to get further support if struggling financially

ANY QUESTIONS?

Don't hesitate to get in touch if you have any further questions or need any further support

IAGTeam@liverpool.ac.uk

<https://www.liverpool.ac.uk/studentsupport/visas-and-immigration/>

