

## Tips for saving money

### Food

- Make a shopping list before you buy groceries, with meals for the week/fortnight/month ahead in mind, and stick to the list!
- Don't go grocery shopping when you're hungry – you'll tend to buy more of everything, not just food.
- Shop less frequently, and do without unnecessary items until the next shop.
- Try to eat a well-balanced diet, as medical bills and being sick could cost you more than healthy food. By eating at home, you'll save money and improve your cooking skills.
- Eat breakfast every day. This will stop you spending money halfway through the morning because you're starving. It's also much better for your metabolism, and will help you lose weight if you eat sensible breakfast foods such as cereal, toast, fruit or yoghurt.
- Try not to eat out, or just keep it to once a week.
- Take-away food may be quick and convenient, but it is often full of fat and costs a lot more than the equivalent food made from scratch at home. Making pizzas or hamburgers at home will be healthier and much cheaper than buying them from a fast food outlet.
- Taking your lunch and snacks to uni will save you hundreds of dollars a year. If you need a chocolate hit some days, wrap up some chocolate biscuits and bring them to uni, rather than buying an expensive chocolate bar.
- If you really hate cooking, make lunch your main meal of the day, and buy a healthy hot lunch from the uni cafeterias. Then, have lunch-type food for dinner, such as sandwiches, noodles or soup and toast.
- There are microwaves on each campus, usually in the uwsconnect cafeteria, where students can heat up food brought from home.
- When in the supermarket, think twice about reaching for the name brand products at eye level on the shelves. These companies pay the supermarket for the premium position on the shelf. Cheaper products of similar quality are on lower or higher shelves.
- Try generic brands – often they are cheaply packaged versions of name brands. For basic items such as flour, sugar, milk and cheese there will be little, if any, difference in taste.
- Generic brands of medications (e.g. painkillers, antacids, vitamin supplements) bought from the supermarket are much cheaper than brand names bought from a chemist. By law, generic drugs must contain the same ingredients as the brand-name drugs.
- Supermarkets often mark down the prices of perishable items such as meat, fresh breads and fruit & vegetables at the end of the day, particularly on the weekends.
- Buy fruit juice in concentrate packs, which are cheaper than regular strength packs and easier to carry.
- If an item you use regularly is on sale, buy multiples and store them (e.g. toilet paper, toothpaste, soap, cooking oil, pasta, rice, canned food).
- Don't assume that a large sign in the supermarket drawing attention to an item automatically means it's on sale. Sometimes this is only a means of selling a slow moving item.
- Buy fruit and vegetables in season – they are the cheapest. For items out of season, usually it's cheaper to buy the frozen or tinned variety.
- Try not to shop regularly at the corner store or convenience stores (e.g. those attached to service stations), as they are usually more expensive. Find out which is

the cheapest supermarket in your area. ALDI stores are cheaper than other supermarkets, but may not stock everything you want.

- If you want to buy in bulk or shop less frequently (e.g. monthly) but don't have a car, do your grocery shopping online. There are a number of websites such as ShopFast, Woolworths and Coles, all of which have specials just like regular supermarkets. You pay for delivery, but once you set up your standard order, it can save you time.
- If you buy in bulk, split fresh items into smaller, airtight containers so that the entire quantity stays fresh.
- Set up your own co-op with friends: purchase fruit and vegetables in bulk from the markets (Parklea, Flemington, Haymarket), then divide them up between households.
- Store dairy foods and vegetables (except for potatoes and onions) in the refrigerator, and fruit in a cool, well-ventilated dry place. Once packets have been opened, keep their contents fresh by storing them in sealed containers such as bottles, jars or plastic containers. For items that will be used fairly quickly, make the packet airtight by putting a peg or elastic band around the opening.
- Freezing bread (including rolls, foccacia, etc) and milk is a good way of ensuring that food is not wasted, and that you have the basics if you run out. Freezing leftovers also makes sure they're not wasted.
- Don't defrost food on the bench or kitchen sink, as this allows bacteria to grow. Put frozen food into the fridge to defrost overnight, or defrost in the microwave immediately before cooking.
- If you have leftovers, make sure you refrigerate them soon after cooking, so that bacteria are stopped in their tracks. Rice is particularly susceptible to bacteria, so put that leftover fried rice straight in the fridge. Be careful with meat as well.
- If you're really in trouble and can't afford to buy food, the Welfare Officers on each campus may be able to provide assistance. Go in person to see their staff.

## Transport

### Car

A car is an expensive but often necessary form of transport, especially if you need to travel between campuses or live away from the bus/train routes to uni.

If you need to buy a car there are many options, including car dealerships, private sales via classifieds or friends, or at auction. In all cases, make sure the vehicle has had a REVS check. If REVS advises you that there is no encumbrance (interest, or loan registered against the car), you can pay \$13 for a REVS certificate which confirms your enquiry. If there is an encumbrance, the borrower (usually the registered owner) cannot sell the car without the lender's permission. You can contact REVS in on 13 32 20. You can also conduct your own REVS inquiry online at [www.revs.nsw.gov.au](http://www.revs.nsw.gov.au)

### Transport and travel tips

- Think carefully about whether you can manage without a car. The NRMA estimates the cost of running a car at between \$119 and over \$414 per week, depending on the type of car. See [www.mynrma.com.au/operating\\_costs.asp](http://www.mynrma.com.au/operating_costs.asp)
- If buying a used car, a useful inspection checklist can be found at <http://www.moneystuff.net.au/Default.aspx?tabid=163> Joining the NRMA is a good idea. Roadside assistance can save a lot of stress, particularly for women. 'Basic Care' membership starts at \$87.30 per year.
- It is important to get your car inspected professionally. If you're buying a car worth thousands and you're not sure it's roadworthy, it could be well worth the money. The NRMA website [www.nrma.com.au](http://www.nrma.com.au) has tips about buying cars.
- Shop around for car insurance. Premiums often vary considerably between insurance companies, especially for young drivers.
- Try to pay car insurance premiums monthly rather than yearly. It's easier to pay a small amount each month than a large amount once a year.

- A manual transmission car will cost less than an automatic and give better fuel economy. A manual car often needs less maintenance.
- Learn the basics of car maintenance – checking tyre pressure, oil and water levels could save expensive repairs in the long run.
- If you shop at Woolworths or Coles, use their fuel discount voucher when buying petrol.
- Car pool (share the cost of petrol and parking), use public transport, ride a bike or walk wherever possible, to reduce expenses such as fuel, insurance and wear and tear on your car.
- Full time uni students are entitled to rail and bus concession passes. There is one form for a rail pass, but each bus company has a separate application. Forms are available at Student Centres.
- Buy TravelTen tickets to save money on bus fares.
- If you buy a rail pass after 3pm, you can use it for seven days, plus the day you bought it, so it lasts for eight days.
- International Student Identity Cards save you money on rail travel outside of Sydney, and gives other discounts. They cost \$18, and are available at STA Travel offices. You need to take a passport-sized photo, proof of age and proof of full-time status.

## Mobile Phones

There aren't many people without a mobile phone these days. If you're not careful, though, they can be very costly. If you have limited funds, it is recommended that you buy a mobile outright (or perhaps ask for one for a birthday/Christmas present), and use prepaid credit. This way, you can keep your phone expenditure under control. Be careful of excessive charges for downloading pictures, ring tones, etc.

While some plans sound attractive, the reality is they bind you to a contract for a minimum of 12 months. If your phone is stolen, lost or damaged, your contract still continues. The only way to terminate a contract is to pay it out in full.

If you do choose a plan, make sure you're aware of all costs, including monthly charges, peak and non-peak calling times, costs for calls to mobiles with the same or different carriers, extra charges for voicemail and 'Thru Connect' type services. Don't give in to sales pressure to sign a contract or buy immediately. Take your time and make sure you understand the document – there will always be another super-special deal.

### Tips

- See tips about home phones/landlines in the 'Accommodation Tips' section.
- Most second-hand stores (e.g. Cash Converters) sell mobile phones – make sure the store has refund and warranty policies.
- PhoneChoice is an independent website that has the latest information on all types of telecommunications needs. See [www.phonechoice.com.au](http://www.phonechoice.com.au)
- Sometimes it's cheaper to call a friend for a minute rather than sending 10 SMS messages to find out where someone is.
- If you need to make a long phone call to a landline/home phone, find a public phone instead of using your mobile.

## Computers

It is impossible to avoid using a computer if you are a university student. Academics will request that essays be typed rather than hand-written, the university administration will contact you via email, and much research these days is done on the internet. If you are able to be on campus outside your class times, you can take advantage of the computers in the computer labs and libraries on every UWS campus to do your work. Be aware that they may not always be available when you need them, though. Lunchtimes are particularly busy in the libraries.

If you decide you need to purchase a computer, make sure you consider all the options. A new computer will be obsolete in around three years and is an expensive purchase. You may decide to use the university computers for your on-line work (internet and email) and purchase a second-hand computer and printer for word processing of assignments only. You may want to have the flexibility of working from home when researching, and will need a modem and up-to-date internet software. Or you may need a computer with a large hard drive and plenty of RAM to support specialised software programs for the course you're doing.

A keen computer salesman will often try to sell you more than you need. If you're not sure exactly what you should buy, speak with friends who have similar needs, or approach the teaching staff of your School to find out what you will require.

### Tips

- Spend more money on the main system (the processor, memory, monitor, disk space) than on other accessories (printer, CD burner, scanner) that you don't need immediately. You don't really want to run out of hard disk space within a short period.
- If you're buying a new system, buy from a reputable dealer who has been in business for a while, has good back up support and offers a decent written warranty for the system.
- Broadband offers fast and reliable online connection, but it can be an expensive option, so check all the start-up costs carefully before signing up.
- Second-hand, refurbished computers are available at good prices and with warranties through a company called bargainseeker. You can order online at [www.bargainseeker.com.au](http://www.bargainseeker.com.au) and they will deliver the next day.

### Shopping

As a student with limited finances, the reality is that you won't be able to wear the latest designer clothes, have the funkiest haircut, or buy your boyfriend or girlfriend expensive jewellery for their birthday. With some imagination, though, it's possible to shop wisely but have some fun too.

### Tips

- Differentiate between luxury and necessity.
- Think about why you want to go shopping. Do you need to buy something, or are you bored or depressed? There are other ways to manage boredom than spending money chat with a friend, go for a walk, listen to some up-beat music, do a crossword or read a book.
- Any money left over soon accumulates. If you can save your spare change each day and then put \$5 away each week, you'll have \$250 at the end of the year.
- Shop around. Taking the time to compare prices will save you money. A salesperson may offer you a better price when you say you are comparing prices, especially for expensive items.
- When there are buy one, get one free sales, go shopping with a friend and split the cost.
- Take advantage of sales, particularly 'percentage off' sales at discount or department stores which cover a wide range of goods.
- Work out how much you can afford to spend and take only that amount shopping so that you won't be tempted to blow your budget.
- If you have a credit card, leave it at home when you go shopping to avoid impulse buying. A credit card should be kept for emergencies only.
- Seconds stores, discount warehouses, factory outlets and markets have great clothes bargains. It's possible to get name brand jeans, tops, etc for \$10 or less. Some UWS campuses have markets each week.

- Think about buying goods second-hand. Check opportunity shops, second-hand stores and community newspapers for furniture, bedding, cutlery and other kitchen items, bicycles, cameras, etc.
- Buy underwear, t-shirts and socks at discount department stores such as Big W, Target, Kmart or Best & Less.
- Garage sales often have budget-priced quality items for furnishing/decorating the home, if you have a keen eye. It's best to arrive early before all the good things are snapped up.
- Don't underestimate the utility of a few bricks and a plank of wood as bookshelves. Decorate solid cardboard boxes with scarves to use as a bedside table.
- Stop smoking. Add up the amount you spend on cigarettes, and imagine what you could do with that money if you saved it over a month/a year.
- Plan ahead for birthday and Christmas presents – if you see something on sale that would suit someone you buy a present for, get it and put it away. Chip in with friends to buy presents, so that you get something decent without spending too much.
- Instead of buying a present, make something. Bake a cake or biscuits or make chocolate truffles, make up pots of oil with fresh herbs, knit a scarf, put together some photos into a book or frame, give a manicure or massage...
- Don't forget your student concession card – it never hurts to ask if there's a student discount.

## Entertainment

A student's life should include some relaxation time away from study, but there are ways to enjoy yourself without blowing your weekly budget in one night on the town.

### Tips

- It doesn't cost much to kick a ball around with friends. If you already have a ball, it won't cost you anything!
- Check out the activities offered by clubs and associations at uni – they'll usually be low cost. **UWSconnect** on each campus often have cheap or free entertainment – bands, trivia nights, etc. Get involved!
- The UWSconnect gyms on campus (Bankstown, Campbelltown, Kingswood and Hawkesbury) are cheaper than other gyms.
- Don't forget to use your student ID card to obtain concessions at movies, sporting events, tourist attractions and theatres.
- Greater Union and Hoyts Cinemas have reduced-price movie tickets on Tuesdays – check out your local cinema and go to the movies then. If you hate to miss a movie on the big screen, ask relatives/friends for movie ticket vouchers for birthdays or Christmas.
- Check the Metro Guide in the Sydney Morning Herald on Fridays for information about cheap or free entertainment in and around Sydney. There are loads of free festivals in Sydney, with music, cheap food and free entertainment.
- Learn to say no when you can't afford to go out. Staying home with a good book is a cheap way to relax.
- If you enjoy reading for relaxation, join your local council library– it's free and they often have CDs and videos as well.
- Find a free local newspaper that contains a television program guide. Use this instead of buying a guide.
- Drinks are half-price during Happy Hour at bars, clubs and hotels. Be aware, though, that drinking twice as much won't save you any money!
- A cheaper alternative to watching the game at the pub is to have friends over to watch the game on TV, with everyone bringing a share of snacks and drinks.
- When you go out, take only the amount of money you'll need, plus perhaps \$10 for an emergency taxi. If you don't have spare money, you won't be tempted to overspend.