

Managing Your Money At University

- Draw up a budget at the start of each term so you can manage your money on a regular basis and to avoid any nasty surprises – aim to create a budget at the start of each new term
- Check money saving sites such as Moneymagpie (www.moneymagpie.com) to get the best deals on everything from phone contracts and student bank accounts to interest-free overdrafts
- Invest in a digital voice recorder to ensure all your lectures are captured. These nifty devices can record hours of lectures, and automatically load them onto a computer, so you never miss a moment and can save time in their study. (www.olympus.com)
- Find out how credit cards work - interest kicks in after a short period of grace and charges are added on if payments aren't made quickly.
- Make sure you know how to make cheap and nutritious meals for yourself so that you can be well-fed on a budget <http://www.eatwell.gov.uk/healthydiet/>
- Aim to get work in the holidays if possible in order to keep student debt down.
- Use websites like Gumtree.com, Snaffleup.co.uk and Freecycle.org to find second hand / free items



Jasmine Birtles

Earn Extra Money Without Letting Your Studies Suffer

There are lots of ways for students to make money and help keep themselves out of debt. Here are just a few of them. Find more on Moneymagpie.com.

- **Be an extra.** If you can make yourself available for a day or so in the week and you live in or near a major city you could get work as a film extra. Join an extras agency such as The Casting Collective or Ray Knight Casting and you could make around £100 a day, plus food. Much of the 'work' involves sitting and waiting so it's great if you have reading or revision to do.
- **Do street surveys.** This is more of an outdoor job but the hours are flexible and you can make up to £90 a day just by stopping people in the street, or in their cars, and asking them questions. Companies like Colin Buchanan Consultants in London pay you a flat rate to interview and ask the public about topics as varied as town planning initiatives, to how they spend their leisure time and where.
- **Freelance interviewing.** If you are a bit more mobile you could be an interviewer for NatCen (the National Centre for Social Research). It has a national panel of over a

thousand interviewers, and they're looking to recruit more. They ask for a minimum commitment of 20 hours per week which can be spread over a seven day period. There are four pay scales, and new interviewers in an average week of 17 successful interviews, can expect to make £185. Travel costs are covered.

- **Be a tutor.** If you feel like passing on your knowledge, then join a private tutoring agency like UK Tutors, Holland Park or Greater London Tutors. You will need a Criminal Records Bureau check and a few assessments of your abilities first, but persist because tutoring is lucrative and flexible work and can bring in around £20 an hour.
- **Be an exam invigilator.** This is term-time work and it's particularly good for students and teachers. Higher Education colleges have a formal process for their invigilating jobs so make sure you apply online well in advance. Ask at your university first but don't forget schools and colleges in the area too. The pay can range from £8 to £18 an hour.
- **Do online surveys.** This is something you can do any time at your computer. Try Surveyhead.com, Panelbase.net and Toluna.com for starters. All you need to do is register for free and then take part in surveys as they come up. You're not going to make millions doing it but at 50p-£5 per survey it's handy pocket money that you can earn in your downtime.

Find more ideas at <http://www.moneymagpie.com/article/853/students-making-money-moneymagpie-com-for-a-richer-life/>

For those needing help with their studies, Olympus offers a fantastic range of voice recorders which will ensure you never miss a moment of your lectures.

- With speech to text, the Olympus VN-5500PC DNS can record up to 221 hours of lecture time, especially ideal for those with dyslexia or to save time on your essays.
- At only £49.99, the Olympus VN-5500PC provides an affordable way for students to keep a record of lectures and seminars. [*Alternatively, the VN-5500 is even cheaper at £34.99, but doesn't have any PC connection*]
- Offering both mp3 playback and recording abilities, the Olympus WS-560M is the perfect device for students, both in and outside the lecture theatre