

The NCH
Student Money
Advice Guide

Save money and spend it wisely



NCH Support & Resources

- Use the NCH Student Budget Template, available [here](#)*.
- Check if you are eligible for an NCH Bursary of up to £3,000 [here](#).
- You may have a further £1,000 added to your bursary if you are an independent student.
- Check if you're eligible for any additional support grants [here](#) and [here](#).
- Book an appointment to discuss your money situation [here](#).

*Our budget template is informed by advice from Martin Lewis, the Money Saving Expert. Further advice from Martin Lewis on Student Budgeting can be found [here](#).



Housing & Bills

- Most students are exempt from council tax - check if this applies to you [here](#).
- If you're sharing a property, apps like [Splitwise](#) are great to make sure you only pay what you owe for bills.
- Invest in a reusable coffee cup and potentially save yourself [over £500 a year](#) bringing coffee from home.
- Make sure to use this legal TV license exemption loophole while you're away from home if you want to avoid paying for one.



Housing & Bills

- When doing a food shop, take a shopping list and stick to it. Pick up any expiring 'yellow sticker' items that you can freeze and use your pantry items effectively by following this advice.
- If you have a monthly NHS prescription, check if you can save money with a Prescription Prepayment Certificate [here](#) or if you are eligible for free prescriptions [here](#).
- Consider a SIM-only contract if you already have a handset, or can purchase one second-hand as these contracts are often much more flexible and better value.



Travel

- A railcard can offer you significant train fare discounts and could offer you up to a third off your Oyster travel when connected (shop around when picking a student bank account as some providers will throw in a free railcard)
- Get a Coachcard for a third off your coach travel.



Student Discounts

Make sure you have access to the best student discounts with an NUS-approved Totum Card.

Student Suggestions

We will add your best suggestions here!

