12 helpful tips to save money when living on a student budget.

Working out how to save money while at TU Dublin is a smart move. There are a few things you can do to improve your financial health and reduce stress while studying.

Before using any of these tips, it's important to note that unless you adopt a saving mentality, it'll be hard to stick to any of them in the long-term. Being smart with your money means adjusting your spending in all areas of your life to the benefit of your savings goals.

With this in mind, here are our 12 tips on how to save money while you're still in college.

1. Take advantage of your student discount

One of the greatest perks of being a TU Dublin student? Your TU Dublin student ID. Not only does this card entitle you to discounts in a wide variety of retail stores, restaurants and cinemas it can also get you big reductions on tech products from Apple, Adobe, and Microsoft. Don't forget to tell staff when paying "Do you offer a student discount?"

2. Opt for shared living space

One of the best ways to save money in college is to live in a shared house or apartment, rather than living alone. By splitting your rent between a group as opposed to paying it all yourself, you'll save a significant amount each month. Plus, you will also be able to split the utility bills

3. Textbooks

One of the hidden costs of being a student is the number of textbooks you're required to buy at the beginning of each semester. The best way to save some money here is to buy your books second-hand, and then to resell them when you're finished. You could also consider buying the textbook electrically as that might offer a saving too.

4. Give your possessions some TLC

Leading on from the above, a good tip to save money as a student is to look after the possessions you already own. Rather than throwing things away at the first sign of wear, put in a little extra effort to restore them so you can use them for longer. This prevents you from needlessly buying new items when the original is still in working condition. Plus, it earns you some environmentally-friendly points while you're at it. For example, this could mean:

- Getting a broken phone screen replaced rather than buying a new phone

- Sewing up a hole in a jumper rather than throwing it out and buying a new one

Seoladh Cláraithe / Registered Address
OT Baile Átha Cliath - Teach na Páirce Ghráinseach Ghormáin
191 An Cuarbhóthar Thuaidh, D07 EWV4, Éire

TU Dublin - Park House Grangegorman
191 North Circular Road, D07 EWV4, Ireland

**OT Baile Átha Cliath
Gráinseach Ghormáin**
D07 H6K8, Éire

**TU Dublin
Grangegorman**
D07 H6K8, Ireland

+353 1 402 3000
tudublin.ie

- Paying to get your laptop repaired rather than replacing it - unless the cost of the repair outweighs the costs of a new laptop when using your student discount.

5. Take on a side job

An excellent way to save money in college is to take on an extra job alongside your studies. Although a great deal of your time will probably be spent with your nose deep in a textbook, you can likely afford to spend a few hours a week earning a bit of money on the side.

6. Start saving on your utility bills

Becoming conscious of how much energy your household needlessly consumes each month gives you the opportunity to start making some substantial savings. This could mean turning down your thermostat, making sure none of your devices are left on standby, comparing electricity and water providers for a better deal.

If you live in a shared apartment or house, it's a good idea to do this as a group, so that everyone is doing their own part to cut back—and everyone gets their fair share of savings.

7. Learn to budget

If you want to get serious about improving your overall financial health, one of the best ways to save money in college is to learn how to budget. This means having a solid overview of your monthly income streams and expenditures, and improving your spending so that you can start putting some money toward reaching your savings goals.

There are many budgeting apps out there that can help you take control of your finances. Nothing beats the feeling of financial independence, and learning how to budget while you're still at college sets you up for a more secure future!

8. Adopt a minimalist lifestyle

When it comes to saving money in college, less is more. Plus, adopting a minimalist mindset can do wonders for your bank balance. Put simply, to live a minimalist lifestyle means to own fewer things. You only buy things that are absolutely essential and you aren't sucked into the traps of a materialistic culture that tries to convince you that you need to own more possessions to be happy.

By being more intentional about purchasing, you're much more likely to spend less as you realise that the things you thought you "needed" aren't vital at all.

OT Baile Átha Cliath
Gráinseach Ghormáin
D07 H6K8, Éire

TU Dublin
Grangegorman
D07 H6K8, Ireland

☎ +353 1 402 3000
🔗 tudublin.ie

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How to save money on food in college

Apart from rent and utility bills, groceries can easily become one of the biggest monthly expenditures. So, if you can start shopping smarter, you can enjoy saving quite a bit extra each month. If you live with roommates, you can take advantage of the opportunity to bulk-buy certain items as this usually works out cheaper. However, if you'd rather shop individually, here are a few tips on how to save money on food in college:

9. Make a big batch of food and freeze it

As buying in bulk is usually cheaper, it's a good idea to make one large meal with your batch-bought ingredients, freeze it (if necessary) and then eat it over the course of several days. Hearty soups, curries, casseroles, and stir-fries are all excellent meal ideas that you can reheat and enjoy over the course of a week.

10. Eat out less

While the ease of buying prepared food can be enticing, it'll cost you significantly more than making your own food at home. The mark-up on food sold in restaurants and take-away establishments can be substantial. For example, the €7 you spend on a single burger could be spent on buying the ingredients to make around five burgers at home. Not only does this increase your cooking skills, but it will also boost your popularity with your roommates if you share with them, too!

11. Don't go shopping on an empty stomach

Going grocery shopping while hungry is a sure-fire way to ensure you overspend on your weekly shopping budget. Letting your stomach dictate what you put in your basket often means buying unnecessary ready-to-eat snacks as you walk along the isles which can significantly increase your overall food spend. So, before you go food shopping, be sure to eat something!

12. Plan your meals in advance

By planning your meals in advance, you can get a good estimate of how much your ingredients will cost so it's easier not to go over budget as you shop. It also means that all the ingredients you buy, you will use.

A staggering amount of household food waste is thrown away every week because of poor meal planning. When you start to equate throwing away unused food with throwing away money, it's easy to see how having a meal plan can end up saving you a lot of money in the long-term.