



Charlotte Wood

Charlotte is currently a final year student veterinary nurse completing the degree entry route and works in a general small animal veterinary practice. Charlotte became a BVNA student council member in 2018. Charlotte became a veterinary nurse as the vocation is varied and every day is different. She has a passion for animal welfare and quality improvement. She joined council to make a difference and move our profession forward. Email: charlotte_wood99@yahoo.co.uk

Managing money

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We all know that being a student brings its own challenges with regards to money. SVNs may have the added complication of having to attend placement blocks in veterinary practice without being paid.

Managing a low income is stressful and students often have to decide what they will have to go without so they can get to placement. Here are some ideas to think about to help your money go further.

1. Create a monthly budget
 - a. Make a list of all your income sources and when they arrive. For student loans, calculate how much this equates to each month.
 - b. List your estimated expenses for the month.
 - c. Make a note of all money that you spend, no matter how small, as you spend it. This reminds you of how low your budget is getting. Include the couple of £s you spend at the corner shop or the coffee shop; it is amazing how much in total this adds up to.
2. Control your spending habits. Easier said than done!
 - a. Making a note of all your outgoings, including the very small purchases, shows you how much it all adds up to. Hopefully, as you see the total going up through the month, it may curb your habits.
 - b. It is not ok to skip a meal for something else. I know it is tedious but it is cheaper to cook from scratch rather than buy ready made meals.
 - i. Get to know when the local supermarket puts out the bargains such as food that is close to the sell by date. This is often in the evenings after 6pm.
 - c. Make sure you have a shopping list with you so you don't go crazy, not all the bargains are money saving.
3. Check out second hand items
 - a. Rather than going to regular shops, visit your charity shops for clothes. It is amazing what you can pick up. You definitely won't find something every time you go in, but be patient. You are also supporting charities at the same time.
 - b. You may be able to buy some text books second hand. Your college or university may have 2nd hand books for sale. If the book is expensive, see if any of your peers will share buying a book with you, although you will need to sort out a timetable for when each of you have it. Make more use of your college/university library, they should have all the text books you need to achieve your qualification.
4. Find out what you can get for free
 - a. Remember, you don't have to pay Council Tax.
 - b. If you are on medication, you can apply to the NHS Low Income Scheme and you may get free prescriptions, eye tests and some dental treatment.
 - c. It's worth getting a NUS discount card as there are lots of high street shops, cinemas and online shopping that accept them and will give you a discount.
 - d. A rail card will save you up to a third on rail fares. You may be restricted on the hours you can travel so check all the details. There is an initial payment for the card so calculate whether it saves you money before you pay for it. A bus pass will also save you money.
5. Have at least one day a week where you do not spend any money.
6. Investigate cashback sites as you can be paid for spending (although we are trying to spend less).
- d. Think 'do I need this' rather than 'do I want this'.