

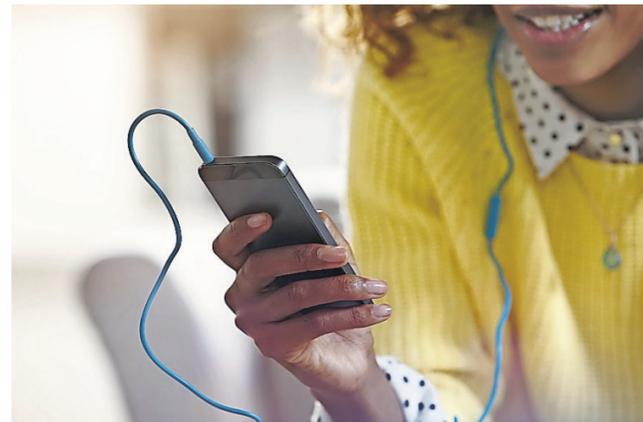
Apps to avoid budget blues

Learn how to balance your finances with these 10 free apps. By **Emma Featherstone**

Managing a budget for what is probably the first time can be one of the most difficult aspects of heading to university and having to live independently. But fear not, your smartphone is key to helping you organise your finances. We've picked out the 10 best free money management apps you should use.

Level Money

Connects to your bank accounts and gives you a sensible daily spending limit.



Use your phone to get on top of your finances Getty

Stocard

Don't cram loyalty cards in your wallet. Store them in this app and use your phone at the checkout to have the barcode scanned.

Wi-Fi finder

Cut the cost of your data with this Wi-Fi discovery tool. It has a database of over 650,000 locations so you won't get caught out.

Zombies, Run!

Save cash on an expensive gym membership with this immersive running game.

Love Food Hate Waste

Helps you transform whatever's in the fridge into a tasty dish.

Goldstar

Explore your new city on a budget with half-price tickets to anything from basketball to comedy clubs.

mySupermarket

Type in your grocery list and it will tell you which supermarket is cheapest for the items you want.

Go Local

Tells you about happy hours and meal deals near you.

Local eBay deals

Want to freshen up your digs? This app pinpoints nearby deals so you don't bust your budget.

Tickety Split

Works out the cheapest route and shows you how much you could save by splitting your journey.

Learn to master the fry-up

Four students tell **Janet Murray** how they got to grips with the kitchen

Freshers often arrive at university with little or no experience of cooking. They're not sure what equipment to buy, what to make or how. We asked four students how they learned to make healthy food, on a budget.



Get cooking: make a decent breakfast you'll have friends for life Getty

Enrique De Roeck, 20, studies Creative Industries at Regent's University, London

Just before I started uni, my mother gave me a cookbook. I already knew how to cook a few simple meals. At first I didn't bother with the book, but after eating my signature dishes for several weeks I needed inspiration - now I use it all the time.

I live with two other guys. One can cook, but the other can't. This means there's always one of us cooking alongside an unskilled helper who can't boil an egg, peel garlic, cook pasta, chop an onion or even wash up properly!

Phoebe Twiss, 20, studies retail marketing at the University of Brighton

I did GCSE home economics, which gave me general culinary skills. But

since my gap year I've become lazy about cooking.

I'm still nowhere near as bad as some. One of my housemates put a frozen pizza that was still in the packaging in the oven.

Conor Burns, 20, studies music and live events management at Bucks New University

Before I went to uni I could only cook four meals: spaghetti hoops on toast, sausage sandwiches, lasagne and a bowl of cornflakes. But my skills have improved since the first year. Every loan day I treat myself to a steak, but mostly I have spaghetti bolognese and pasta bakes. To save cash, I make leftovers last three days.

Paul Zenevius, 20, studies economics and Mandarin at the University of Hertfordshire

During my first semester I ate eggs, bacon and sausages for breakfast, chicken with white rice for lunch, and pasta for dinner. Then I saw some amazing pancakes in an American film. I found a tutorial online and made some myself.

Since then I've been a lot more adventurous. My advice is not to bother buying books. Youtube is the only cookbook you need. I fully recommend buying a sandwich toaster and getting creative with the fillings. In fact, just be creative: one of my mates replaced the beef in lasagne with fish fingers. Apparently it was really nice.

“Universities will have a support office for students with disabilities”

freshers' week - especially students who may not be comfortable drinking alcohol - Kirkman says there's an increasing range of events on offer.

Many universities now run alcohol-free events, and because fresher events are arranged by the university or student union, they normally take place in easily accessible locations.

Hannah Barham-Brown, a medical student at St George's University, has Ehlers-Danlos syndrome, a condition that means her joints can bend the wrong way and dislocate easily. Her advice to students with a disability is not to be shy about asking for help.

“Universities have so much in place that they can offer to support you,” she says. “There are lots of schemes that you can dip into - as long as you ask for it.”

Student food bloggers The blogs guaranteed to get you cooking

Chloe Borderick studies actuarial science at Kent University ninegrandstudent.co.uk

Chloe loves cooking, but isn't a fan of unusual ingredients. Her recipes include everything from the basics - like boiling an egg - to more elaborate fare, like chocolate torte. **Chloe says:** Write down the meals you want to cook, then plan what to make with the leftovers.

Sam Stern studied Politics, sociology and business at Edinburgh University samstern.co.uk

Sam has written two student cookbooks. His blog is full of easy-to-follow recipes and tips.

Sam says: Invest in a good set of pans or you'll burn all your food.

Elly McCausland is studying for a PhD in children's literature at the University of York nutmegsseven.co.uk

Elly's recipes are “inspired by fruit and spice”, so expect plenty of desserts, although there are many imaginative savoury dishes, too. **Elly says:** Make fruit part of your diet by sneaking it into meals.

Charles Hanratty studies journalism at Leeds Beckett University leedsstudentcookbook.wordpress.com

Charles has recently been working

with local fruit and veg delivery service yourstudentbox.com.

Charles says: Plan what ingredients you will need. This should leave you with healthy, nutritious food.

James Wragg studied business management at Brighton University thehealthyhangover.com

James wants to show that male students can make more than beans on toast. His recipes are low-cost, healthy and simple. **James says:** Make sure your knives are sharp and that you're confident with basic knife skills.

By **Sophie Hemery**



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