



# Student Guide

How to manage your household bills  
and get consumer savvy



# Introduction



The Consumer Council is here to help students gain the knowledge and confidence to shop around and find the best deal, and know where to complain when things go wrong.

UK research<sup>1</sup> shows that:

- 60% of students are not aware of their consumer rights;
- 29% experience problems with an energy supplier;
- 73% of students feel they are taken advantage of by companies; and
- 66% of students believe that companies make it difficult to complain.

This guide provides some simple advice for students to get consumer savvy.

Information is provided on the following:

- [Electricity and Heating](#)
- [Banking and Home Insurance](#)
- [Managing Your Money](#)
- [Travel](#)
- [TV and Broadband](#)
- [Tenancy Deposit Scheme](#)
- [Scams](#)
- [Food](#)
- [Consumer Rights](#)
- [Making a Complaint](#)

This is just a taste of what The Consumer Council has to offer. For more information, visit [www.consumerCouncil.org.uk](http://www.consumerCouncil.org.uk)

<sup>1</sup> Ombudsman Services, Know Your Rights, 2015

How is your student accommodation heated? Are you responsible for paying the energy bills? If so, here are some things to think about.

## Home Heating Oil

If your house uses home heating oil, you will need to get the tank refilled. Shop around different suppliers each time. Look for the cheapest prices in your area by checking The Consumer Council's oil survey [here](#). Avoid running too low, and do not get into a situation where you have to rely on 20-litre emergency drums. They cost 2-3 times more than the price of an equivalent fill from an oil supplier and any spillages will damage the environment.



## Gas and Electricity



If you are paying for electricity/gas you may be able to save money by switching provider or tariff. Households can save around £75 a year on a typical electricity bill by switching supplier. Pay As You Go (PAYG) meters are often available for electricity and gas in rented properties and these can make budgeting easier. Our online Energy Price Comparison tool shows all electricity and gas tariffs and calculates how much you could save based on your specific needs. Also, our online Energy Price Comparison table has details of current tariffs. Remember to check your tenancy agreement first before you switch, as your landlord may need to be informed.

Click [here](#) for our energy comparison tool

## Using Gas and Electricity

### When you **move in**:

- Read your meter and take a note of the reading or photograph it on your phone;
- Contact your supplier immediately to register your account and provide the meter reading. If there is a PAYG meter, get a new PAYG card. Never use the previous occupant's card as they may have left debt on the account; and
- Submit regular meter readings so you only pay for what you use. If you receive estimated utility bills, take a meter reading and ask the supplier for a revised bill. This will prevent you from over or under paying throughout the year.

### When you are due to **move out**:

- Cancel your account with your electricity or gas supplier. This applies to all customers whether using standard credit, direct debit or PAYG;
- Give your supplier at least 48 hours' notice that you are moving; and
- Take a note of the date, meter reading and serial number and give these to your supplier. Ensure you keep a record for yourself also.

Your supplier will work out a final bill (if you pay by standard credit or direct debit) and forward it to your new address.

## Switching Student Bank Accounts

Opening a student bank account is essential for managing your money while at university. A guide to what you will need to open an account can be found [here](#). If you already have an account, make sure it is the best student account to meet your needs. Many accounts offer 0% interest overdrafts or additional benefits like discounts, vouchers or free insurance. Always make sure that the extras on offer are worthwhile and will apply here in Northern Ireland (NI).



**Remember:** 0% overdrafts can be invaluable during those tricky term times – but do not forget that they are a loan, and must be repaid.

If you are due to graduate this year, the interest rate may jump considerably once you do. Ask your bank if they have a graduate account, and if so, how long you can hold this before transferring to a current account. The Consumer Council has a comparison table that lists current accounts available in NI. Take care in choosing your current account as the costs vary significantly. The Consumer Council also provide a guide to switching bank accounts.

Click [here](#) for our current account comparison table.

Click [here](#) for our switching bank account guide.

## Home Contents Insurance

If you are renting you will need home contents insurance. First check that your possessions are not covered already under your family's/parents' policy. If they are not, do not take the risk of having to pay to replace your valuable and vital belongings, such as laptops, smart devices etc, if something should happen to them. Shop around as there can be big differences in the insurance costs you are quoted and do not always assume that policies designed specifically for students will offer the cheapest option. Download our guide '[Home Insurance for those who rent](#)' for more information.

## Draw Up A Budget

Living on a student income can be a struggle. Make sure you match up the money you have coming in (loans, grant and part-time work) with the money going out by working out a monthly and weekly budget. If you receive part of your loan quarterly, make sure to budget so that it will last you the full three months.



We can send you out a free Spending Diary, or alternatively there are some great free apps available.

Click [here](#) for our home budget planner.

## Check For A Tax Refund



Working students are taxed through the Pay as You Earn Scheme (PAYE) directly. If you earn less than a certain amount each year (£11,500 in the 2017/18 tax year) you should not pay any tax. If reclaiming, watch out for non-official HMRC websites that charge you to apply for refunds. Do not follow a website link in an email, and instead ensure you enter the following web address directly in your browser bar: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

## Student Card Discounts

You may be surprised at how many discounts your student card entitles you to. Ask everywhere for possible discounts, from cinema, restaurants and online retailers.

A lot of shops offer 10-20% student discount all year round with special events in shopping centres offering exclusive deals. Remember, though a bargain is only a bargain if you already needed it! Avoid impulse buys. Your everyday essentials like food and heating are more important!



## Running a Student Household

If you share a house with other students, we strongly recommend you set up a house fund for bills. Work out who owes what and keep money aside for when the bills are due. Keep a spending diary or complete a budget planner to keep track of what you are spending so you know what you need to set aside for those essential bills.

At first, estimate generously how much you need to set aside in order to avoid debts.

Remember that if you share accommodation, the account holder (i.e. the person named on the bill) will be responsible for any debt left outstanding.



## Student Travel Card

If you travel by Metro, Ulsterbus, or Northern Ireland Railway services, look into getting a yLink card from Translink. yLink is a discount card for 16-23 year olds.

There is a one-off cost of £8 for the card and it gives you one-third off all Translink bus and rail services throughout NI, and up to 50% off the Enterprise rail service. Pick up a yLink application form at any Translink bus or rail station, request one by phoning 028 90 66 66 30, or click [here](#) for an online request form.

## 24+ Student Railcard

If you are 24 years of age or over and in full-time education, you can make savings on NI Railways with one-third off single, day return, weekly and monthly tickets plus up to 50% off Enterprise fares.

The 24+ Student Railcard is valid for the academic year (1 September 2017 to 30 September 2018) at a yearly cost of £8. Students aged 24 years or over on a full-time course in NI, the Republic of Ireland and Great Britain are eligible to apply. Part-time or evening students or those on training courses are not eligible.

Click [here](#) to download an application form.



## Car Insurance

Car insurance is a huge cost for any student. Shop around to get the best deal by checking price comparison websites and phoning around. Never accept a renewal quote without challenging it first.



Do not forget: If you've moved away from home, you will need to update your address with your insurer and the DVLA.

Click [here](#) for our 'Driving Down the Cost of Car Insurance' guide.

## Car Share

Sharing the cost of your car journeys with other students can more than halve your cost, and reduce the stress of driving every day.

For more information on car sharing see the NI Direct website [here](#).

## TV Licence

You must have a TV licence to watch or record programmes as they are being shown on TV or live on an online TV service such as All4, Sky Go and YouTube, or to download or watch BBC programmes on iPlayer.



This legal requirement also applies to students, whether using a TV, desktop computer, laptop, mobile phone, tablet, games console, digital box or DVD/VHS recorder.

You only need one licence per household (ie, per postal address). So if there are three individual apartments, in one town house, it is one per apartment.

A TV licence costs £147 a year and this can be paid in full or the cost can be spread weekly, monthly or quarterly. If you do not need a TV licence for a full 12 months, you can apply for a refund provided:

- The licence will not be needed again before it expires, and you have at least one complete month left on it; or
- Your licence has already expired and less than two years have passed since the expiry date.

You may need to provide evidence that supports your request for a refund. For the different types of evidence that are accepted, click [here](#).

There are many ways you can pay for your TV licence: Direct Debit, Debit and Credit Card, PayPoint, TV Licensing Payment Card, TV Licensing Savings Card, cheques, postal orders or BACS electronic transfer.

Click [here](#) for more information.

# TV and Broadband

## Broadband

Broadband services are available throughout NI. Broadband can be delivered using a range of technologies, including Fixed Line, Fixed Wireless, Satellite and Mobile.



Just like choosing a mobile phone provider, when choosing a broadband provider and contract, it is important to establish the speed of the provider's network in your area and to shop around to ensure you are getting the best deal to meet your needs.

Ofcom have a free mobile and broadband checker app so you can work out the best network for you.

For further information on the mobile and broadband checker app, visit Ofcom's website: [www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/advice/ofcom-checker](http://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/advice/ofcom-checker)

# Tenancy Deposit Scheme

## Tenancy Deposit Scheme

This scheme requires your landlords to protect your deposit. It ensures you will get your deposit back when you move out if you have looked after the property and paid your rent.



Within 28 days of receiving the deposit, landlords must advise the tenant of how it has been protected. If you have not received this notification after 28 days of handing over your deposit, you should report this immediately to your local council's environmental health department. You can find your local council's contact details by visiting: [www.nidirect.gov.uk/contacts/local-councils-in-northern-ireland](http://www.nidirect.gov.uk/contacts/local-councils-in-northern-ireland)

All private landlords letting residential property in NI must be registered with the Landlord Registration Scheme. You can check if your landlord is registered by visiting: [www.nidirect.gov.uk/landlord-registration-scheme](http://www.nidirect.gov.uk/landlord-registration-scheme)

The NI Direct website contains some really useful information for tenants and landlords, including information on shared accommodation, dealing with repairs and resolving disputes at: [www.nidirect.gov.uk/private-renting](http://www.nidirect.gov.uk/private-renting)

## Scams

Fraudsters and hackers sometimes target students. Scammers can often call, email or write to you out of the blue using clever techniques to persuade you to send them money. They may set up fake online profiles or they could try and impersonate companies, organisations or people that you may have contact with as a student.



Here are a few common scams to **watch out for**:

- Fraudsters impersonating the Student's Loan Company, your university, HMRC or your bank;
- Email scams asking you to update your details, e.g. on PayPal or Microsoft;
- Cyber-crime and identity theft;
- Doorstep callers;
- Phone scams; and
- Student rental scams.

You can stay 4 steps ahead of a scam by asking yourself these questions:

- **S**eems too good to be true?
- **C**ontacted out of the blue?
- **A**sks for personal details?
- **M**oney requested?

Click [here](#) to find out more about protecting yourself against scams with help from the Scamwise NI partnership.

Download a copy of The Consumer Council's '[Guide to Shopping Safely Online](#)' and '[Safer Ways to Pay](#)' guides.

## Food Shopping Tips

- Make a budget and stick to it;
- Plan your meals for the week ahead;
- Make a shopping list;
- Choose 'supermarket own brand' rather than well known brands;
- Check and compare prices;
- Never shop when you are hungry;
- If sharing a house, make a food kitty for basic items such as milk and bread.



## Cooking Tips

- Use up your leftovers before they perish;
- Cook extra and freeze;
- Make it fun – cook with friends;
- Share the cooking in the house/shared accommodation.

## Eating Out Tips

- Check online for student offers in a range of different restaurants;
- Use your student discount;
- Many restaurants have an early bird menu which costs a lot less;
- Make use of loyalty schemes.

Click [here](#) for food shopping tips to make your money go further.

## Consumer Rights

The Consumer Rights Act 2015 applies to purchases of goods, services and digital content purchased on or after 1 October 2015. For the first time the law sets out specific rules for selling digital content such as e-books, apps, downloaded computer software or games, streamed films or music.



## Purchase of Goods and Digital Content

The law requires that they should be:

- Of satisfactory quality;
- Fit for purpose; and
- As described.

## Purchase of Services

The law requires that services must be carried out:

- With reasonable care and skill;
- At reasonable cost; and
- Within reasonable time.

If the goods, digital content or services you purchased do not meet the above criteria, you may be entitled to a repair, replacement, repeat service, price reduction or refund depending on the particular circumstances.

## Queries/Complaints

You should refer any other complaints/queries about good, services or digital content to Consumerline on 0300 123 6262 or online at [www.consumerline.org](http://www.consumerline.org)

# Making a Complaint



## Who to Complain to When Things Go Wrong

If you feel that a trader or service provider has acted unreasonably you should complain to them first to give them a chance to put things right. If you are still unhappy with how they have dealt with your complaint you can contact:

### The Consumer Council

The Consumer Council handles complaints about buses, trains, planes, ferries, natural gas, electricity, coal and water. We also provide independent advice and guidance on postal service complaints.

Floor 3, Seatem House  
28-32 Alfred Street  
Belfast, BT2 8EN

Telephone: 0800 121 6022  
Email: [contact@consumercouncil.org.uk](mailto:contact@consumercouncil.org.uk)  
Website: [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)

### Consumerline

Consumerline telephone helpline is a service (run by Trading Standards Service NI) that provides guidance on consumer rights, investigates consumer complaints about a trader or a service provider, as well as suspected scams.

Trading Standards Service NI  
Department for the Economy  
176 Newtownbreda Road  
Belfast, BT8 6QS

Telephone: 0300 123 6262  
Email: [consumerline@economy-ni.gov.uk](mailto:consumerline@economy-ni.gov.uk)  
Website: [www.economy-ni.gov.uk/topics/consumer-affairs](http://www.economy-ni.gov.uk/topics/consumer-affairs)



# Making a Complaint



## **Financial Ombudsman Service**

If you have a complaint about a financial product or service and are unhappy with how your complaint was dealt with, contact:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **Telecoms/Broadband**

If you are unhappy with your broadband or telecoms service or contract, you may contact one of two approved bodies:

Ombudsman Services: Communications  
PO Box 730  
Warrington, WA4 6WU

Telephone: 0330 440 1614  
Email: [osenquiries@os-communications.org](mailto:osenquiries@os-communications.org)  
Website: [www.ombudsman-services.org](http://www.ombudsman-services.org)

Communications and Internet Services Adjudication Scheme (CISAS)  
Centre for Effective Dispute Resolution  
70 Fleet Street  
London, EC4Y 1EU

Telephone: 020 7520 3827  
Email: [cisas@cedr.com](mailto:cisas@cedr.com)  
Website: [www.cedr.com/cisas](http://www.cedr.com/cisas)

# Useful Contacts



## The Consumer Council



028 9025 1600



[contact@consumercouncil.org.uk](mailto:contact@consumercouncil.org.uk)



[www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)

## Queen's University Students' Union

### Money Management Adviser



028 9097 1166



[studentadvice@qub.ac.uk](mailto:studentadvice@qub.ac.uk)



[www.qubsu.org/AdviceSU](http://www.qubsu.org/AdviceSU)

## Money Guidance at Ulster University



[studentmoney@uusu.org](mailto:studentmoney@uusu.org)

## CAFRE Student Support



[alison.young@daera-ni.gov.uk](mailto:alison.young@daera-ni.gov.uk)