

Bills

Bills are an unavoidable part of everyday life. When on a student budget, you may be wondering what are the best ways to keep these to a minimum in order to make your money go further.

Split the responsibility

Money can be a source of tension amongst friends – particularly those who live together. To avoid this, you could approach responsibility for shared bills in a variety of ways including:

- *Sharing out responsibility for each of the main bills equally*
- *Setting up a group bank account so that house members can pay in a reasonable amount either at the start of term when the loan comes through or at the beginning of each month.*
- *Putting everyone's name on each bill.*

The main bills to consider are:

- *Electricity*
- *Gas*
- *Water*
- *TV Licence*
- *Broadband*

If you have any meters in your house for measuring electricity, water or gas, note down the numbers (and take a picture) of them on the day you get the keys from the landlord and email this to them/your supplier. This means that you will not be charged for domestic supplies you have not used. Avoid estimate bills by providing meter readings regularly (at least every 3 months) and most importantly take a meter reading on your last day of tenancy and provide this to your supplier; you don't want to be paying for the next tenants!

There are a few apps to help you to split shared bills such as [Glide](#), [Split the Bills](#) and [Acasa](#) however be aware that you may be charged for their services.

Gas

First of all you need to find out if you are supplied with gas as not all properties are. This should have been made clear to you when you looked around the house. If so, ensure that your property has a Gas Safety Certificate.

Electricity

Make contact with your supplier as soon as possible and register all the students in the house from the date your tenancy started (i.e. you are liable if your tenancy started in July even if you don't move in until September).

Don't forget to take a look at the Energy Performance Certificate (EPC) for your property (where possible):

<https://energysavingtrust.org.uk/advice/guide-to-energy-performance-certificates-epcs/>

Who supplies my gas/electricity?

Sometimes your bills are paid by your landlord and are included as part of your rent, however you should check this before you move in - it will be stated in your contract. All bills are included in the cost of University accommodation. If bills are not included in your rent, and your landlord/letting agent has not already informed you who your utility supplier is, visit:

www.citizensadvice.org.uk/consumer/energy/energy-supply/moving-home-your-energy-supply/find-out-who-your-gas-or-electricity-supplier-is/

Water

Your water supplier is determined by the area that you live in and cannot be changed. You can choose to pay your water rates (bills) by direct debit, every six months or annually. If you choose to pay annually and move out before the year is up, you may receive a rebate for the unused period of time. For Manchester, the supplier is United Utilities:

www.unitedutilities.com/default.aspx

How to get the best deal from my supplier?

By using a comparison website and spending a bit of time investigating the various options, you can save a significant amount of money by choosing the right supplier. MoneySavingExpert.com has produced a useful guide to comparing energy tariffs:

www.moneysavingexpert.com/utilities/you-switch-gas-electricity

Previous tenants debts

If a previous tenant has run up debts in your property, you should refer the company requesting money to your landlord or agency who should have their contact details on file.

IMPORTANT: *you are not liable for the debts/bills of previous tenants - but make sure that you take meter readings as previously mentioned.*

Tips:

- *Always check the contract length of any contract you enter into as these are legally binding.*
- *Make sure you provide evidence of meter readings on the last day of your tenancy – it is your responsibility to tie up all loose ends with your suppliers. You don't want a nasty surprise a couple of months or years down the line!*
- *Make sure everybody in the household has their name on the bills – if*

you only have one name on the bill and there is a problem further down the line, that person alone will be held responsible even if they have paid their share.

- Some companies will offer a discount if you choose to pay by direct debit. Check this out before you sign up!

TV Licence

A TV Licence is required by law (even if you are in University accommodation) to:

- Watch or record programmes as they're being shown on TV or live on an online TV service
- Download or watch BBC programmes on iPlayer – live, catch up or on demand.

The device you use isn't important – it can be a TV, laptop, tablet, mobile phone, games console, digital box, or anything else.

Sadly there are no discounts for students. You can pay for your TV licence in a variety of ways, however paying for your TV Licence in full at the start of the year means this is out of the way. If you move out of your accommodation before the full year is up - you may be able to claim a refund for the unused months. Visit the TV Licencing pages for students for further information:

www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/students-aud1/

Broadband

Visit Save the Student's guide to the best value student broadband to help you to pick the best package for your household:

www.savethestudent.org/accommodation/student-broadband-comparison.html

Mobile Phones

We'd recommend that before purchasing a new phone, you make sure that you will have decent coverage in your area:

www.which.co.uk/reviews/mobile-phone-providers/article/mobile-phone-coverage-map

Once you're ready to go ahead and make a purchase, the Money Saving Expert website has a regularly updated section to get the best deal on SIM only, pay as you go and contract phones:

www.moneysavingexpert.com/phones/mobile-phone-cost-cutting

If you do decide to get a new phone, you could perhaps sell your old one either through eBay (be wary of scams though and do your research!), CEX (a phone recycling company) or the company you bought your phone from in the first place.

Cashback websites

Whenever you make a purchase online, try to always use a cashback website where possible in order to ensure you get a bonus return on your purchase. Money Saving Expert has a great guide to cashback websites and how these work:

www.moneysavingexpert.com/shopping/cashback-websites

A note about books

Instead of buying all the set texts, taking them out of the library can save a lot of money. However, sometimes, you will need your own copy. Try the notice board/online forums or groups for your School and buy them second hand from students in higher years.

Council Tax/Rent/Mortgage

Please see our Council Tax and Housing guidance for further information:

www.studentsupport.manchester.ac.uk/finances/a-z/

Useful Links:

Bright Knowledge Guide to Bills

www.brightknowledge.org/knowledge-bank/money/budgeting-money-management/paying-the-bills

Save the Student Guide to Bills

<http://www.savethestudent.org/student-bills>

Energy Saving Trust - information about saving money on your energy bills

www.energysavingtrust.org.uk

We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.