

# THE LITTLE BOOK OF SUSTAINABLE MONEY HABITS

SPEND HEALTHY,  
LIVE HEALTHY

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SUSTAINABLE MONEY



# WELCOME TO THE LITTLE BOOK OF SUSTAINABLE MONEY HABITS

**This book will teach you how to make better, more sustainable financial decisions. The climate is changing, and our habits make an impact. Sustainable habits make a sustainable world. We've only got one planet, and the healthier it is, the healthier we will be.**

Don't be fooled into thinking sustainable living is more expensive. Living sustainably is about buying only what you need, reusing what you have, avoiding waste, and making things last — all of which is good for your bank balance, and good for the earth.

Good habits form over time — don't beat yourself if you're not perfect straight away. Every little bit counts, and with practice, you'll soon find yourself making better, more sustainable financial decisions without even thinking about it. Some habits might only seem small, but making small changes can really add up. Some might seem big, but a big change up front can really pay off over time.



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# BUDGETING

## That's your money sorted

The Pingit app can help you keep your money organised and develop healthy financial habits, while still living life to the fullest — exactly as a student should!

You can pay for things, collect money from friends, and even create jars to store money for special occasions, or things you might need... like books or paying the rent.

## How it works

Everybody's in

Simply link Pingit to your UK bank account. Then use the app to send and request money — you can even send money to people who aren't on Pingit. You can spend (and track your spend) as you go.

# Pingit Jars

Jam-packed with whatever you want

'Jars' are an easy way to manage your money by keeping your day-to-day banking separate from money put aside for specific things. You just create a jar, name it, and start putting money into it. So you could put aside a little bit of money each week for a festival in the summer, or an end-of-term group meal.

Because this money is safely in a jar, you can't accidentally spend it. But you can order a card or payment device (like a key fob) which you can use to spend ONLY money in a specific jar.

Get started by downloading

# pingit



\*To use Pingit you must be 16 or over, have a current account in the UK and be a resident of the UK, the Isle of Man, Jersey or Guernsey. For full T&Cs visit [www.pingit.com](http://www.pingit.com)



# HOME LIFE

## There's no place like home

Sustainability starts at home, no matter how often you get out and about. You spend so much of your life at home, and the decisions you make day-to-day add up to have a big impact.

Whether you're living with your parents, with flatmates, in student accommodation, or on your own, you can make your life more sustainable and save money doing it.





## Use less energy

### Cut the lights

When it comes to using energy, avoid using more than you need. Turn off the lights if you leave the room, and if it's cold, pop on a jumper before cranking the heat. Turns out mum was right!

If you can, set a timer for your heating and your hot water. You might need to dig out the manual, or find it online, to figure it out — but a little bit of learning goes a long way when it comes to setting up sustainable energy.

## Switch to green power

### The power is yours!

If possible, switch to a sustainable energy provider. There are more green energy providers available than ever, and a lot of them provide better tariffs. The more of us who make the switch, the better — [MoneySuperMarket](#)<sup>1</sup> can help you learn more about the hows and whys, and [Which](#)<sup>2</sup> is a great place to get started if you want to make the switch, or check out the renewable energy tips on [Uswitch](#)<sup>3</sup>.

## Wash smarter

### It'll all come out in the wash

Who really understands all those laundry symbols on clothes tags, and all the buttons on a washing machine? Learn how your washing machine works and you'll waste less water, less energy, and less laundry detergent — all of which [saves you more money](#)<sup>4</sup>. This works just as well whether you wash at home or in a communal laundry.



**Quick tips:** Ditch the laundry liquid for laundry powder, always clean the lint trap, and use a cold wash as often as possible — it cleans just as well, and uses less energy.



## Build a sustainable hygiene kit

### Scrub a dub dub

Hygiene has some of the worst offenders when it comes to single use, disposable products. Kit yourself out with sustainable hygiene products instead.

There's lots to consider: recycled toilet paper; menstrual cups instead of disposable pads and tampons; a decent, reusable razor instead of disposables; bamboo toothbrushes and biodegradable dental floss; reusable makeup pads and cotton buds.



## Keep your cleaning earth friendly

### Spick and span

Cleaning products aren't just full of dangerous chemicals, but a lot of them are just overkill. For basic cleaning, consider making your own with [natural products](#)<sup>5</sup>: a little bit of vinegar, warm water, lemon, and baking soda can go a long way.

## Quit smoking!

### Clear the air

Let's be real — you already know this. It's expensive, it's bad for you, it's bad for the planet. Growing tobacco has been shown to deplete nutrients in the soil faster than other crops, and it requires all kinds of chemicals that can run off into [water supplies](#)<sup>6</sup>.

There are one thousand and one different ways to get help quitting, but for a start the [NHS](#)<sup>7</sup> won't steer you wrong. Oh, and don't just replace smoking with vaping — the jury is still out on the health risks but it's not looking good, not to mention the added waste.

# EATING & DRINKING

## Come n' get it!

Everyone needs food, so it should come as no surprise that global food production has an enormous environmental impact. Clearing land for agriculture, treating crops with pesticides, and transporting produce to supermarkets contributes significantly to global carbon emissions, and so much food that is grown around the world simply gets wasted.

Avoid unsustainable practices, and adopt better habits in the way you eat and shop for groceries.



## Buy what you need

### Keep it simple

Apart from meat production, food waste is one of the biggest contributors to climate change. In 2015, 4.4 million tonnes of household food (£13bn worth!) was [binned instead of eaten](#)<sup>8</sup>. Don't contribute to that waste: only buy what you need, and stay organised.

Check what you have in the fridge before you go shopping, and use it before it's too late — there's nothing more depressing than fishing a soggy cucumber out of your vegetable crisper.

## Make your own coffee and tea

### When in doubt, brew up

The markup on a cup of coffee can be up to 300% — sometimes more for premium or “signature” roasts — and some 16 billion [coffee cups are disposed of each year](#)<sup>10</sup>. Save your money and save the planet: brew it yourself!

If you absolutely must buy yourself a daily caffeine hit (or a hot chocolate), get a reusable mug. Plus, lots of places will give you a discount if you bring your own cup.



## Green your thumb

### Dirt doesn't hurt

Why buy the same herbs and vegetables over and over again? They literally grow in the dirt! Minimise waste (and costs) by picking up potted herbs like parsley and rosemary, or mint, or chives — and if you're feeling adventurous, try replanting your spring onions, your celery, even your lettuce and carrots. Whatever you fancy, really!

Pop the tips of your leftover spring onions in a glass of water and watch them grow back like magic. Many hardware and grocery stores sell herbs and veggies, and there are plant nurseries everywhere.



## Bulk meal prep

### Be prepared

Put aside some time on the weekend, or whenever you can, to prepare some bulk meals. Cooking multiple meals at once is quicker, cheaper, and creates less waste. If you've got a quick and easy meal ready to defrost and heat up between classes, you'll reduce impulse decisions and avoid ordering takeout.

There are so many recipes for bulk meals, including accounts to follow on Insta for fresh ideas, like the [@mealprepsociety](#), [@mealprepdadily](#), or (if daily seems like too much) [@mealprepmomdays](#). You'll find more on YouTube: just do a quick search, and your options are limitless.

## Rescue uneaten food

### Here I come to save the day!

A lot of stores and restaurants throw food away at the end of the day, so that the next day's stock is as fresh as can be — not because there's anything wrong with any of it. So why let it go to waste?

Plan your shops towards the end of the day and you might pick up some bargains, or download apps which connect you to stores that are trying to offload food before closing.

## More plants, less meat

### Animal, mineral, or vegetable?

Meat costs more than most ingredients, and getting meat to your plate costs the planet as well.

Cutting back on meat is one of the ways to contribute the most to global sustainability. Your body doesn't need as much meat as you think. Even introducing a few "meat free" days into your week can have a huge impact. Check out what the [NHS](#)<sup>9</sup> has to say, and consider changing the way you think about meat.

A cheap alternative to getting some protein in your diet is canned lentils and beans. Pop them into a vegetable based soup or stew, or use them in place of minced meat in your bolognese. Your body, and the planet will thank you.



## Understand “Use By” vs. “Best Before”

### Before and after

“Use By” dates on food have to do with safety, warning you that your food’s gone bad. On the other hand, “Best Before” dates are about the [quality of the food](#)<sup>11</sup>, and have more to do with keeping up appearances and avoiding customer complaints than with the condition of the goods.

Be safe and use your best judgement — check before throwing anything away, and you might find that food lasts a lot longer than you expected.

## Go wonky

### A world of pure imagination

Plenty of supermarkets have a “wonky” section — fruit and veg that might look ugly, but is just as good, and cheaper too. So much food is wasted just because people like better looking produce, and it absolutely isn’t worth it.

Check your local [Lidl](#)<sup>12</sup> to see if they do “Too Good to Waste” fruit and veggie boxes — some locations sell these for just £1.50, which is a steal — and you’re helping to save the planet from food waste.

## Avoid lazy takeout

### Today I don't feel like doing anything

It's been a big week. You have groceries in the fridge, but you're tired, so you open up Deliveroo. Put down the phone — you'll just waste money twice over: once on the meal, and also on the groceries you already had, which you'll probably end up binning when you don't eat them. Don't let it happen! Check out Bulk Meal Prep ideas instead and be prepared.

## Cook with friends

### Giving and receiving

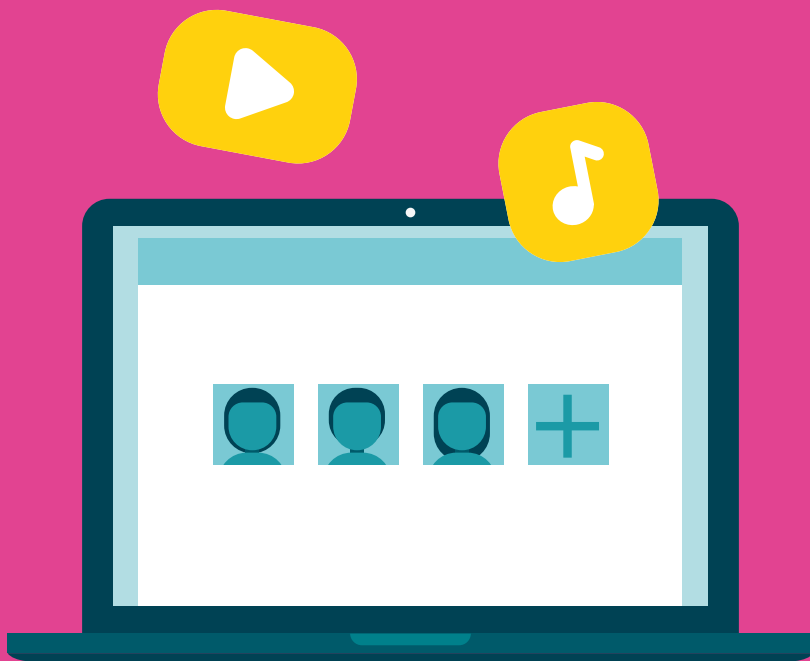
Gather some friends and ask everyone to chip in to make it cheaper — or invite some strangers! Cooking with people is a great way to make new friends, and much cheaper than going out. You'll waste less water and energy cooking, you'll waste less ingredients, and you can share out the leftovers!

# ENTERTAINMENT

## Fun is serious business

In entertainment, as in all things, a big part of sustainability comes back to avoiding waste — think of all the cab rides home after a big night, all the junk food wrappers and plastic bottles from a visit to the cinema, disposable cups and plastic plates at a party. That all adds up, often without anyone even thinking about it.

And remember, sharing is a big part of it, too: the more you share, the less you waste.



## Visit the library

### Lost in a good book (or movie, or CD...)

Your local library doesn't just stock books — libraries these days have audiobooks, CDs, DVDs, ebooks, and even magazines and access to streaming services. You can find endless hours of entertainment in a library, all free, and by sharing with your community you're reducing waste.

## Share accounts

### Thanks for subscribing

A lot of subscription services, like streaming movies and music, allow you to split an account across several devices. Some subscriptions are based on your address, so you can share costs with your housemates.

When you're thinking of subscribing to a streaming service, though, consider whether you really need it — maybe you can find a cheaper alternative, like visiting the library or borrowing from friends.



## Community events

### Stories from our street

There's plenty happening in your local community: check out notice boards, local Facebook groups, [Eventbrite](#)<sup>13</sup> and [Meetup](#)<sup>14</sup> for cheap (or free!) fun. You'll find art shows, board game nights, craft groups, flea markets, and anything else you could possibly think of. Bring a couple of friends, or go solo and make some new ones when you get there!

## Plan shared events

### Better together

Whether you're planning a party, going out to the cinema, or going out for a picnic it can reduce the cost if everyone chips in. You can find all kinds of societies around your University, too, which offer great activities for you to join in on.

# SHOPPING

## Can't buy happiness

One of the best ways to make shopping sustainable is to change your mindset. Big Business wants you to think short term and consume: buy it, use it up, then buy it again, over and over forever, whether it's makeup, a new jacket, or a pair of trainers — no matter the cost to you or to the planet.

Sustainable shopping, on the other hand, is all about what you use over the long term: what do you need, how can you get the best value for yourself and the best outcome for the planet, and what to do with it once you're done. When shopping, adopt a long term mindset. You'll not only save money, but you can help to save the earth.



## Stay away from plastic

### Cold, shiny, hard plastic

Plastics are bad for your health and bad for the earth: they don't degrade, so they just end up in landfills, in our waters damaging marine life, or even in our bodies. A study from the University of Victoria in Canada found that each of us consume between 70,000 and 121,000 particles of [microplastics per year](#)<sup>16</sup>, just from tiny bits of plastic that make their way into our environment.

Single use plastics are the worst of the lot. Refuse plastic straws, don't use disposable plates and cutlery when you're out, and avoid buying plastic wrapped fruits and vegetables. If you need to use a straw, there are plenty of reusable options you can now purchase for cheaply.



## Make sustainable choices

### It's up to you

Businesses study and adapt to customer behaviour. The choices you make as an individual can influence business behaviour. Recently, more businesses have adopted sustainable practices because people have been switching to more sustainable choices. Change takes place over time and happens because of how individuals act together in groups.

Stay informed. Apps like [CoGo](#)<sup>15</sup> can show you which shops around you are meeting certain sustainability targets — and the businesses that are doing the right thing won't be shy about making it known, so keep your eyes open.

## Sell your old stuff

### **Sell, sell, sell!**

Looking for a bit of extra cash? Sell your old stuff. That guitar you never play and is gathering dust in the corner of your room — you might not need it anymore, but someone could get some use out of it. Not only are you earning a bit of money, but you're giving your stuff another chance to be of use and bring someone joy. Reduce waste by letting someone else use your old clothes, your old books — your old anything!

## Use canvas bags

### **It's in the bag**

Canvas bags can be picked up cheap, but you can't avoid them — people are always handing out canvas bags full of goodies (and marketing materials) at all sorts of events and giveaways.

There's no excuse to be using plastic bags anymore, and certainly no excuse to be buying a new one every time you head out for groceries. Keep a canvas bag or two in your handbag, backpack, or satchel, so it's handy for whenever you might need it, and get into the habit of putting it back as soon as you empty it.

## Don't buy new

### Nothing new under the sun

Buying second hand gives clothes, books, and other products a second lease on life (or third, or fourth, or fifth). Not only is it cheaper, but it's better for the planet, and better for your community, too. Most second hand shops are run by charities, after all.

This applies to electronics, too. You don't always need the latest gadget — refurbished phones and laptops are often up to factory standards.

Set yourself a challenge: the next time you need to buy something new, see if you can find it second hand first.

## Mend what you can

### Sew, sew, sew your boat

Don't replace what you don't have to. It can be cheaper, and far less wasteful, to take your shoes to a cobbler, and when it comes to new clothes you can [learn how to sew](#)<sup>17</sup>. Then, if you get a minor tear or rip in your clothes, you can mend them instead of just buying new ones. It's easy enough, and it's simple and sustainable.

## Find a clothes swap

### Drive an easy bargain

Bored of your outfit? Before you go on an online shopping spree, look for clothes swap events happening near you. Bring a few pieces of clothing or shoes you no longer wear, and exchange them for a fresh addition to your wardrobe. There are plenty of Facebook groups to connect with, too, and apps as well. If there are no events happening near you, hold your own!

## Be mindful of impulse purchases

### Don't act on impulse

Avoid a nasty shopping hangover from impulse purchases. When you buy stuff you don't need, you waste your money — it's not a sustainable way to spend, and it creates needless waste. Implement the [30/30 rule](#)<sup>19</sup> — it costs more than £30, wait 30 hours to see if you still need that item. Often you'll find that you no longer want it.

When you're in a shop or supermarkets, be aware of the "Impulse Zone" — the space near the till where sugary treats, glossy mags, and other bright and useless things are put out to tempt you into making an unplanned purchase while you're waiting in line.



## Don't be fooled by brands

### Fool me twice...

Getting what you pay for only goes so far. When you buy a brand, you're often paying for just that: the brand. They're not better quality, they're no longer lasting — they just give you bragging rights.

Don't base your decision on the brand — no-name groceries often come from the same manufacturer, so there's no difference in quality. Think about what you need, do research, and get the best quality product for the most value. [Which](#)<sup>18</sup>? can be a good place to start when making a purchase.

## Beware of greenwashing

### I wasn't born yesterday

When you're trying to shop sustainably, look out for greenwashing. Big businesses know people care about the planet, so they'll try to seem eco-friendly, even when they're anything but. Pictures of sunshine, soil, and green leafy trees don't mean a product is good for the planet, it just means the marketing team knew what they were doing.

Don't be tricked: check the facts before you make a purchase.

# STUDENT LIFE

## One class at a time

Student life can be expensive, and it can seem so much pricier if you're low on cash. On top of all the time and effort that goes into study, all the money spent on groceries, rent, and recreation, there are extra expenses that come with the territory like text books, stationary, and other study materials.

That makes it all the more important to find tips and tricks to spend more effectively and sustainably.



## Use the library

### Hitting the books

Get connected with your uni's library, and to your local community library, too. They've got textbooks you need, so you don't need to shell out for pricey study materials. You can access online databases, as well as student events and services which can really help you out.

## Buy used textbooks

### Save a tree, buy second hand

Don't waste money on brand new textbooks when you don't need to, buy second hand where you can, or pitch in with some friends and share. You can shop second hand online, like at [Abebooks](#)<sup>20</sup> or [Blackwell's](#)<sup>21</sup>.

Endlessly reprinting fresh new books is a waste when perfectly good second hand copies exist. It might make more money for publishing companies, but it doesn't do the planet any good.

## Join a study group

### All for one, one for all

Sharing resources is the best way to beat waste. Join a study group, or start one. Get together with a group of classmates — share textbooks, stationary, and study snacks. Buy less, waste less: save money and stay sustainable while you study!

## Manage your loan

### Know the value of money

Your loan may come in a lump sum, but your expenses won't. It's tempting to go all out as soon as the money hits your account, but resist the urge to splurge. Running low on cash means more stress, and it can lead to cutting corners for the sake of convenience — which you can't keep up in the long term. If you can make your money last longer, you'll be in a much better position to make sensible, sustainable decisions.

## Find student discounts

### Don't discount a good saving

It wouldn't be student living without student discounts. Discounts are everywhere — keep your eye out wherever you go. When you're shopping for those sustainable options, ask if there are student discounts available.

There are plenty of student discount directories and services that can connect you to vouchers and savings. [TopUniversities](#)<sup>22</sup> has a great list to look through, and try [Save the Student](#)<sup>23</sup>, [MyUniDays](#)<sup>24</sup>, and [MoneySavingExpert.com](#)<sup>25</sup> as well.



# TRAVEL

## To infinity and beyond

Everyone has to get around, and everyone needs a holiday from time to time. Travel is a big contributor to global emissions — from local, day to day car trips to flights around the world.

In 2010, transport was responsible for 23% of global carbon emissions, according to the World Health Organisation<sup>26</sup>. After cars, flights contribute the most to global emissions per passenger<sup>27</sup> — and when you consider the number of passengers on a commercial flight, those numbers can add up quickly.

You can calculate the carbon emissions of a flight on the UN International Civil Aviation Organisation's website<sup>28</sup> to get a better idea of the environmental impacts — this is another area where you can make a difference with better, more sustainable decisions.





## Plan in advance

### Clear skies ahead

Nothing causes waste like being disorganised. When you haven't put the time into planning, you'll just take short cuts for the sake of convenience. That means plastic, disposable, single-use products, and additional costs left, right, and centre.

Before you travel, make a list of what you'll need and create a plan of where you're going. Going on a road trip? Plan a lunch stop with a packed lunch, to avoid fast food and disposable packaging at a motorway service stop. You'll be amazed by how much of a saving you can make if you identify what you'll need ahead of time.



## Use public transport

### All aboard!

Sharing is caring — for your wallet, and for the planet. Using public transport can drastically reduce carbon emissions, and when you make it a daily habit those reductions really add up.

If you're eligible, you're definitely going to want to check out the [16-25 Railcard](#)<sup>30</sup>, which can entitle you to other savings, too. Keep an eye out for any savings and student discounts you can find, and remember that buying tickets early can really reduce the cost.

## Avoid cab rides!

### Make a fare saving

Whatever you do, avoid shelling out for an cab rides unless absolutely necessary. Even then, maybe rethink it. Using taxi services quickly adds up to take a big chunk from your finances. That's not to mention the impact on the planet from individual car journeys, when you could be catching a bus, or even walking.

## Carpooling

### Life is a highway

Sometimes, it's too far to walk or ride, and public transport isn't always an option. In that case — carpool. Sure, you're still contributing to carbon emissions, but divided by you and your carpool buddies it isn't quite as much as it could be — and the same goes for splitting fuel and other costs.

## Holidays

### I've got to get away

Want to take a break without breaking the bank or hurting the planet? Consider staying local. Wherever you are, there's sure to be plenty to see and do that you overlook in your day to day life. Search Trip Advisor for local ideas and reviews, and if you're in London, TfL has some top suggestions for [local walks](#)<sup>29</sup> as well.

If you do journey out into the world, the same day to day travel tips apply — share costs, use public transport as much as possible, and book early to save.

## Walk or ride a bike

### Don't forget your helmet

Walking is good for you, good for your bank account, and good for the planet. Same for riding a bike — it can be a bit of an upfront cost, but buying a bike is an investment, and if you buy second hand you can get some great deals.

If you can't afford a bike, consider hiring. There are plenty of cycle sharing companies out there, with apps that can get you on two wheels in no time — often with significant student discounts available.



# RESOURCES

1. <https://www.moneysupermarket.com/gas-and-electricity/green-energy/>
2. <https://www.which.co.uk/news/2017/04/should-you-switch-to-a-green-energy-supplier/>
3. <https://www.uswitch.com/gas-electricity/guides/#category-Renewable%20energy>
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5. <https://www.goodhousekeeping.com/home/cleaning/tips/a24885/make-at-home-cleaners/>
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8. <https://www.theguardian.com/environment/2017/jan/10/uk-throwing-away-13bn-of-food-each-year-latest-figures-show>
9. <https://www.nhs.uk/live-well/eat-well/meat-nutrition/>
10. <https://www.earthday.org/2018/04/18/fact-sheet-how-much-disposable-plastic-we-use/>
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13. <https://www.eventbrite.co.uk/>

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15. <https://cogo.co/>
16. <https://www.uvic.ca/news/topics/2019+microplastics-consumption-kierancox+media-release>
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18. <https://www.which.co.uk/>
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22. <https://www.topuniversities.com/blog/student-discounts-uk>
23. <https://www.savethestudent.org/student-discounts>
24. <https://www.myunidays.com/GB/en-GB>
25. <https://www.moneysavingexpert.com/deals/student-discounts/>
26. <https://www.who.int/sustainable-development/transport/health-risks/climate-impacts/en/>
27. <https://www.bbc.co.uk/news/science-environment-49349566>
28. <https://www.icao.int/environmental-protection/CarbonOffset/Pages/default.aspx>
29. <https://tfl.gov.uk/modes/walking/top-walking-routes>
30. <https://www.16-25railcard.co.uk/>



National Student Money Week 2020

 NASMA blackbullion<sup>★</sup>