



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 research¹ 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](#)
- [Shopping Online and Deliveries](#)
- [Consumer Rights](#)
- [Making a Complaint](#)
- [Useful Contacts](#)

This is just a taste of what The Consumer Council has to offer. For more information, visit www.consumerCouncil.org.uk

¹ 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 £100 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 electricity and gas 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 Electricity

When you **move in**:

- Take a note of the meter reading on the first day in your new property;
- Call the current electricity supplier of the property and register your details (if you do not know this then call NIE Networks on 03457 643 643);
- Once you have registered with the current supplier, give them the meter read to ensure you are billed correctly; and
- You can then choose to stay with this company or switch to your preferred or cheapest supplier.

If there is a keypad, you still need to let the electricity supplier know that you are the new customer. The previous occupants might have had debt on the meter and you will end up paying for this if it has not been cleared, so remember not to use any top-up cards that have been left behind either. Once you register you will then be sent a new top-up card, but you can top up over the telephone with the electricity supplier until it arrives. You can then choose to stay with this company or switch to your preferred or cheapest supplier.

When you **move out**:

1. Call your electricity supplier to let them know you're leaving;
2. Give them your meter reading on the day you leave;
3. Let them know your forwarding address for your final bill; and
4. Cancel any direct debits after your final payment has been taken.

If you are a keypad customer then you still need to let your electricity supplier know that you're leaving.

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 (£11,850 in the 2018/19 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

HMRC will never send notifications by email or text message about tax rebates or refunds. Also be aware of bogus messages asking you to update personal information.

If in doubt, contact HMRC at phishing@hmrc.gsi.gov.uk or forwards suspicious text messages to 60599.

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 need 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 £150.50 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.

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 [here](#).

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 you 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 clicking [here](#).

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 clicking [here](#).

The NI Direct website contains some really useful information for tenants and landlords, including information on shared accommodation, dealing with repairs and resolving disputes. Click [here](#) to visit their website.

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.



Our '[Scams: Know the signs... Stop the crime](#)' leaflet has information on different types of scams, tips to spot a scam, and useful contact details.

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;
- Money laundering;
- 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](#)', '[How to Spot Scam Mail](#)' 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; and
- 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; and
- 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; and
- Make use of loyalty schemes.

Shopping Online

Shopping online is increasingly popular, as it often increases choice and saves time and money. When buying goods online you enter into a contract with the seller and are protected by a range of laws that ensure fairness.

When buying from an online retailer, you have rights to receive upfront information and charges (including delivery costs) and cancellation rights if you change your mind. Also, there must be no unfair terms, misleading promotions or omissions that restrict your legitimate rights.

Yet despite this legislation, two in five NI online shoppers face restrictions and additional charges to deliver to NI, sometimes costing more time and money than expected.

Common problems can include:

- Blanket claims like “free UK delivery” when consumers in NI are excluded;
- Postal surcharges being added at the very end of the online buying process, or even after the sale has been completed;
- Very high and disproportionate additional postal charges; and
- Refusals to deliver to NI.

Delivery Law UK

The website www.deliverylaw.uk was set up to help with these types of problems. It can educate you about your rights, and give you the tools and information to complain about a retailer if something goes wrong.



The Consumer Council also has a free [Guide to Shopping Safely Online](#) resource outlining tips and information about protecting yourself when shopping online. This handy guide provides information on protecting your money, rights and parcel deliveries when shopping online.

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.

To learn more about your rights, click [here](#).

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.

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
Website: 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
Website: 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
Website: 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
Website: 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
Website: www.cedr.com/cisas

Being a student can be fun but also stressful. You can sometimes be faced with new situations such as living away from home, coping with study and managing a budget for the first time.

It is important to know the sources of help that are available. Colleges and universities often have excellent support services such as Welfare/Guidance Officers, Money Advisers and counselling services. Talking to someone can help you to feel better about situations and make you aware of the whole range of support, advice or assistance available.

To find out more, you can call the following:

Belfast Met

Student Finance	028 9026 5183
Centre for Inclusive Learning	028 9026 5097
Students Union	028 9026 5099

Queens University	028 9097 2893 studentwellbeing@qub.ac.uk
--------------------------	---

CAFRE	028 9442 6861 alison.young@daere-ni.gov.uk
--------------	---

Ulster University	028 9536 7000 studentsupport@ulster.ac.uk
--------------------------	--

Southern Regional College	sullivann@src.ac.uk
----------------------------------	---------------------

South East Regional College	028 9127 6600 (Bangor) 028 4461 5815 (Downpatrick) 028 9267 7225 (Lisburn) 028 9127 6800 (Newtownards)
------------------------------------	---

South West College	sharon.pritchard@swc.ac.uk
---------------------------	----------------------------

North Regional College 028 2563 6254 (Ballymena, Coleraine, Ballymoney)
028 9085 5000 (Newtownabbey, Larne, Magherafelt)

North West Regional College 028 7127 6024 (Derry/Londonderry, Strabane)
028 7127 8754 (Limavady)

If you are in distress or despair you can also call:

Inspire Students www.inspirewellbeing.org/students
workandstudy@inspirewellbeing.org

Inspire Student Wellbeing is an independent, confidential student counselling service, available to all part-time and full-time students.

Lifeline 0808 808 8000

Lifeline is the Northern Ireland crisis response helpline service for people who are experiencing distress or despair.

Samaritans 028 9066 4422 (local call charges apply)
116 123 (this number is free to call)

Samaritans offer a safe place for you to talk any time you like, in your own way – about whatever’s getting to you.

Disability Action 028 9029 7880
www.disabilityaction.org

A Northern Ireland charity who work with people who have physical, learning, sensory, hidden and mental health disabilities.

Action Mental Health www.amh.org.uk

A local charity which works to enhance the quality of life and employability of people with mental health needs or a learning disability in Northern Ireland

Family Planning Clinic

034 5122 8687

www.fpa.org.uk/northernireland

A specialist sexual health clinic which provides services for young people.

Citizen's Advice Debt Advice

0800 028 1881

debt.advice@citizensadvice.co.uk

A debt advice service available across Northern Ireland. Free, confidential and impartial advice.

National Gambling Helpline

0808 8020 133

www.gamcare.org.uk

Provides confidential advice, information and emotional support to anyone experiencing problems with gambling.

Addiction NI

028 9066 4434

www.addictionni.com

Registered charity providing treatment and support for people who are dependent on alcohol or drugs.

Rainbow Project

028 9031 9030

info@rainbow-project.org

Physical, mental & emotional health and well-being support for lesbian, gay, bisexual and transgender people.

Action Fraud

0300 123 2040

www.actionfraud.police.uk

UK's national reporting centre where you should report fraud if you have been scammed, defrauded or experienced cyber crime.

Useful Contacts



The Consumer Council



028 9025 1600



contact@consumercouncil.org.uk



www.consumercouncil.org.uk

Queen's University Students' Union

Money Management Adviser



028 9097 1166



studentadvice@qub.ac.uk



www.qubsu.org/AdviceSU

University of Ulster Money Guidance



studentmoney@uusu.org

CAFRE Student Support



alison.young@daera-ni.gov.uk

Useful Contacts



North West Regional College



studentfinance@nwrc.ac.uk (Student Finance)



info@nwrc.ac.uk (General)



www.nwrc.ac.uk



@mynwrc



mynwrc

Student Support at Belfast Met

Student Finance

028 9026 5183

Careers & Employability

028 9026 5066

careers@belfastmet.ac.uk

Centre for Inclusive Learning

028 9026 5097

cild@belfastmet.ac.uk

Students Union

028 9026 5099

International Office

028 9026 5192

internationaloffice@belfastmet.ac.uk

Student Support at Southern Regional College

General Enquiries

info@src.ac.uk

Student Finance

028 3025 9604

Careers Department

028 3751 2808

mail_careers@src.ac.uk

Learning Support

028 3025 9612

Student Union

sullivann@src.ac.uk

SRCSU



The Consumer Council

**3rd Floor | Seatem House
28-32 Alfred Street
Belfast | BT2 8EN**

www.consumercouncil.org.uk

info@consumercouncil.org.uk

028 9025 1600