

Student finance: Cybermarket sweep: Some online student gems

Lucy Tobin picks some online gems every student should add to their favourites list

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Student Gems

It's quite likely that at some point during your university career, your loan will run out and your parents will refuse to bail you out yet again.

You've used the "I'm too busy studying and don't have time for a job" line one too many times. Working in a shop or pub might be tough to squeeze in alongside university life, so if you've any special talents, go to this website, which matches skilled students with businesses who want certain jobs done. This could include typing, dog walking, gardening, photographing, language lessons and, er, balloon artistry. There are hundreds of options, and what's more, it's free to list your talent.

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www.studentgems.com

Lift Share

Register for free on this lift-sharing site, then type in your journey details to find someone to share it with – either taking a seat in their car or filling up one in your own – don't be shy to ask for a petrol contribution. The site also includes tools to help you calculate the cost of a journey.

www.liftshare.org

AbeBooks

Sometimes there will be a textbook that you need so often that you reckon the inevitable overdue library fines are likely to be offset by the price of buying it. Then you Google it and find that it costs more than your entire wardrobe. New textbooks and academic works can be more than £100, so check out this second-hand book portal to find a cheaper copy. Note that sometimes you'll need the latest edition, so ask your tutor for details before

splashing out.

www.abebbooks.co.uk

Student Cook

Add up the value of that rough-tasting pizza you just bought from the van on the corner, and you'll quickly work out you could have made it yourself for far less money and far more fun. Hey, it will probably even be healthier. It's all very well knowing how to make pasta and tomato sauce when you're living in Hotel Mum and Dad, but a limited cooking repertoire will swiftly become boring at uni. This website has loads of recipes, from cheap chilli to easy lasagne, as well as some cooking and basic food hygiene tips. So there's no excuse for poisoning yourself now.

www.studentcook.co.uk

Voucher Codes

Why pay the full price for something when you could buy it for less with a discount voucher? Check out this site for money-off codes on online purchases (for everything from insurance to clothes) or download one of its printable coupons for places such as Pizza Express and O'Neills.

www.vouchercodes.co.uk

QuidCo

This is one of many cashback websites giving you money back whenever you buy something from the online stores it lists. For each purchase, you receive a set amount back, for example taking out an O2 mobile contract through Quidco, would mean you receive up to £100 back. Or if you buy CDs or DVDs from HMV, you can receive 5 per cent of the total purchase value back. It's a simple way to save money – but only if you buy something you actually need.www.quidco.com

Student Calculator

Strange as it might sound, that lump sum deposited in your account by the Government (or your parents, or your great aunt Heidi) each term is not there for a one-off shopping spree. It's supposed to last you all term, and is supposed to cover your fees, accommodation, food and so on. This site helps you to work out your income and expenditure to create a custom-made budget to stay solvent all year.

www.studentcalculator.org.uk

Opinionpanel

Any opportunity to earn a little extra money will be greatly appreciated in studentville, so this site should be added to your favourites. It's a market research company that focuses on students, and they pay you for answering certain surveys and questionnaires. Although, the money comes in the form of Amazon vouchers rather than sterling, it all adds up. The questions are easy, there's no spamming, and your responses could even help to shape public opinion about student life.

www.opinionpanel.co.uk/students

Money Supermarket

If you're spending any part of your university career living in a private house or flat, bookmark this website immediately. It might sound boring but it will save you money. Features include price-comparisons on home, travel and possessions insurance, as well as tools to help you ensure your utility bills are as low as possible. It will also show you the best mobile and broadband deals and – if you really end up saving money – will help you find the best savings account, so you can lock up your cash and avoid spending it.

www.moneysupermarket.com

Freecycle

You're living in a "fully furnished" house that turned out to come with fewer furnishings than your dog enjoys at home – welcome to studentville. Luckily, the generous people at Freecycle list their unwanted goods, from beds and chairs to CD racks and plants (and a lot of far odder items too). If you see something that takes your fancy on the site, simply get in touch and pick it up, for free.

www.uk.freecycle.org

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