

# Housing tips



Moving into private student accommodation can seem daunting at first. How do you go about splitting bills, budgeting and making sure you are not getting ripped off? There is so much to think about and consider, but don't lose sleep over it. Drop into the Students' Union and make an appointment with our Student Advisor who can offer you advice and representation on any of your housing matters or concerns.

## 1. Read your meters

Make sure you read your utility meters the day you move in and let the companies know. You shouldn't have to pay for any gas or electricity used before you move in. Continue to read your meters throughout the year and if you ever receive estimated bills read your meter and ask for a new one to be issued.



## 2. Set up a joint bank account

Agree with your housemates how to pay the bills and set up a joint bank account you can then all pay the same amount into it on a monthly basis. To avoid disputes make sure that any payments from the account need to be authorised by at least two signatures.



## 3. Pay all bills monthly by direct debit for the biggest discounts.

Most utility companies only offer the best rates for customers who pay by Direct Debit. Creating online and paper-free accounts can also save you money.

## 4. Shop around

There are price comparison sites for nearly everything from car insurance to broadband supplier, websites like [www.moneysavingexpert.com](http://www.moneysavingexpert.com) will give you more details.

**The SAS does not endorse any specific company, website or organisation for bills or utilities.**

### 5. Decide whose name is on the bills

You have two options to manage this and avoid arguments:

#### a. Put several names on each utility bill.

Be warned if someone decides not to pay the company can pursue any of the others named on the bill for the entire amount.

#### b. Put a different name on each bill.

This spreads the risk and the person named is legally responsible for payment.

### 6. Switch utility supplier

When you first move in you will probably have to start an account with the previous supplier. Don't stick with your supplier, by switching you can save money.

Websites like [www.uswitch.com](http://www.uswitch.com) and [www.energyhelpline.com](http://www.energyhelpline.com) will let you know the best deals. Check the small print to see if there is a minimum sign up period.

### 7. Take out contents insurance

Protect your belongings. If you add up the value of replacing all your equipment and clothes it will be more than you expect. Shop around for the best deal, use sites like [www.comparethemarket.com](http://www.comparethemarket.com) and [www.confused.com](http://www.confused.com) to get quotes. Also try specialist student insurance offers from companies like Endsleigh and The AA. Get several quotes and don't be afraid to haggle.

### 8. Check your inventory

When you move in you should be given an inventory. Check carefully all the items listed before signing it. If your camera has a date facility take photos of any damage you find.

### 9. Know your rights

Within 14 days of paying a deposit you should receive details from your landlord about how your deposit is protected. If your deposit is not protected you can ask the courts for three times the amount back.

### 10. Do a weekly food shop

Shopping weekly will save you money. The most expensive way to shop is on a meal by meal basis, it's better to get store cupboard ingredients that you can use to make different meals.



**Drop into the SU**



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