



STARTER KIT

Money \$aving Tips



OUTLINE

- Our tips...
- Responsible party
- Distribution



Transportation

- Buy train tickets online ahead of time
- Provide best deals on bus/tourist cards
- Provide best websites for last-minute flights & holiday packages (e.g. www.finn.no)



Communication

- Use Skype!
- Mobile:
 - Low-usage – Pre-paid cards cheaper
 - Free sim-cards from ...



Financial Services

- Select bank wisely
 - Look for student accounts that have no service fees
- Look out for transfer charges when paying bills...(e.g. Kiwi cheaper than Post Office)
- Exchange rate often best at airport cash-exchange machines



Shopping: Food

- Bring shopping bags with you when buying groceries
- Buy 'First Price' products
- Where possible, buy Statoil station mug for unlimited hot beverages
- Take advantage of free food at conferences & meetings
- Exploit left-overs (e.g. spices)



Shopping: Other

- Get free stuff from www.finn.no
 - Buy second-hand from Fretex stores
 - If possible, buy VAT-free with student card from campus canteen
 - Get tax-back forms for pricy items
 - Buy duty-free when possible
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- Provide list of regular sale times in year
 - Create 'garage sale' opportunity (click or brick)



Educational

- Textbooks usually cheaper when
 - bought second-hand
 - bought online
 - photocopied (if partial information required)
 - saved as e-file



Entertainment

- Join ISU events that usually receive group discounts!
- Provide list of weekly entertainment specials (e.g. club/pub nights) & free activities



Miscellaneous

- Claim medical expenses above NOK250
- Collect bottles - PANT
- Beware of WC fees in shopping centers and transport stations



RESPONSIBLE PARTY

- Local ISU branch
- Avoid limitations
- Should be
 - Easily accessible
 - Memorable
 - Locally customized
 - Up-to-date



DISTRIBUTION

- Some ideas
 - Tangible (easy to spread)
 - Brochure with magnet
 - Calendar
 - Book-mark
 - Electronic (easy to update)
 - Website
 - Blog
 - Facebook



YOUR THOUGHTS...