

Tips on how to reduce your expenses in Germany

Shopping:

- Create a meal plan for the week with you will cook yourself
- Shop at discount shops (Lidl, Netto, etc) and take advantage of their offers; some will put discounts on fruits and vegetables after 5p.m.
- Buy in large bulk proportions and share with other students, you will be able to split costs for rice or noodles for example
- Keep an eye open for discount of items with a short shelf life; check out the refrigerated section
- Research some cheap, quick and easy recipes
- Take advantage of discount at Mensa and in the cafeterias
- Do drink tap water instead of being bottled water
- Buy clothes are sales, second hand shops or flea markets

Activities in your free time:

- Take advantage of free sport activities offered by the University
- Take advantage of free events organised by tutors, communities related to the university, student representatives, or the culture department
- Reduced admission to cultural events with student ID

Insurance/additional costs/Internet/Mobile phone:

- Compare insurance policies regularly
- Be careful – interest rates on credit cards can be pretty high
- Compare mobile phone plan's tariffs
- Compare subscription and streaming services
- Research how you could reduce your heating, electricity and water consumption and therefore their costs
- Compare your bank account management fees
- Cheap Telekom-Sozialtarif for BAföG-recipients

Traffic:

- Use public transports, ride your bike or try car sharing
- Use the Semestertickets in Regensburg, Passau and Landshut

Holiday:

- International student ID card
- Youth hostel card

General:

- List your income and expenses in a budget book
- Sell the things you do not use and need anymore
- Reduce rent costs by moving to a cheaper flat
- Inform yourself on the possible BAföG, loans, scholarships, social benefits you could be eligible for
- Prepare an income tax return and receive a refund of taxes deducted