

blackbullion\*

# Appcommmodation

The best apps to save you money at home



# Moving In

- Blackbullion Tips
- SpareRoom
- Movebubble
- Roompik
- How to settle household disputes

## Blackbullion Tips

When looking for a shared house:

- Ask questions. Don't be afraid to enquire about everything you can think of when being shown around a property — security, and of course areas with damp or mould. Speaking of which...
- Test everything. Toilet flush, shower, taps, radiators, gas stove...it's important to see what does and doesn't work when you're viewing a house and take action where necessary.
- Get landlord to fix things. Ask your landlord / lettings agent to fix the slow-dripping tap, cupboard with no handle, and damp on the bathroom wall before you move and **AND GET THEM TO WRITE THE FIXES IN THE CONTRACT.**
- Talk to current / previous tenants,. If you can. If they had a bad experience, they will happily tell you about it to get some sweet, sweet revenge on the landlord.

# SpareRoom

Available on: Apple iOS, Android

Price: Free

Founded: 2004

Funding: \$6m in Sep 2016

Relevance to accommodation: 5

Relevance to saving money: 4

## Ratings:

App Store — 4.3



Google Play — 3.8



Blackbullion — 4



## About the app

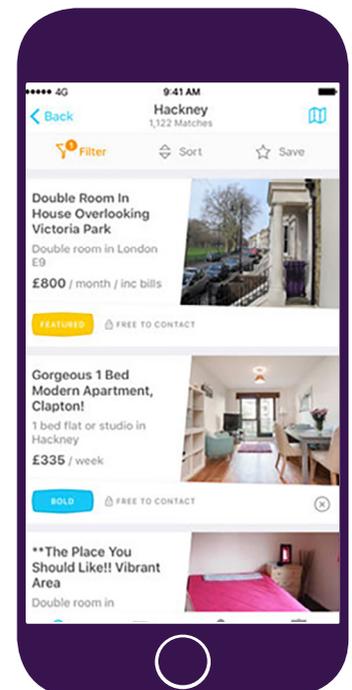
“The UK’s most visited flatshare site.”

As its name suggests, SpareRoom is largely focused on filling spare rooms in shared flats or houses for individuals or couples.

Their extensive database spans the whole of the UK and you can search for properties, rooms or flatmates and filter results by price, location, to include bills, disabled access, gay-friendly, minimum/maximum age, and even wealth of others.

## How it will save you money

The ability to filter your search by price of rent, bills included will reduce the chances of being persuaded to spend more by smooth-talking agents.



# Movebubble

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2013

**Funding:** \$3.11m so far

**Relevance to accommodation:** 5

**Relevance to saving money:** 4

Ratings: **(London only)**

App Store — 4.5	★ ★ ★ ★ ★
Google Play — 3.9	★ ★ ★ ★ ☆
Blackbullion — 4	★ ★ ★ ★ ☆

## About the app

Movebubble is a room or flat seeking app that only operates in London at the moment (they have plans to expand), which is apt as most people live in a bubble in the capital (oh, snap!).

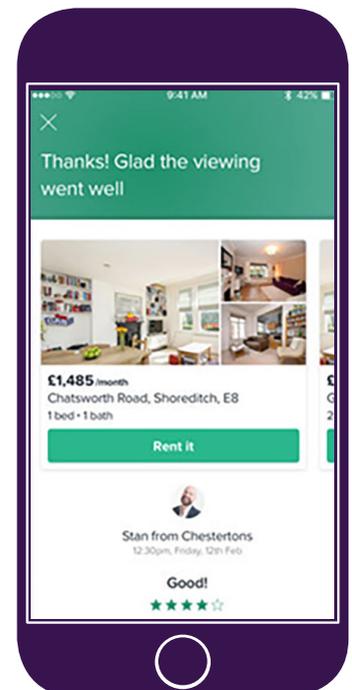
You can set your profile to only search by your personal moving situation which includes 'with friends' (up to 4), so if you're looking to move out of halls this filter will be really useful.

You can also personalise locations and receive notifications when a property becomes available, chat directly with some agents / landlords, and get £50 off first month's rent

"We don't work with agents who mess their renters around" they claim, which is a godsend for London.

## How it will save you money

The ability to filter your search by price of rent, bills included will reduce the chances of being persuaded to spend more by smooth-talking agents.



# Roompik (London only)

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2014

**Relevance to accommodation:** 5

**Relevance to saving money:** 4

## Ratings:

App Store — 3.5



Google Play — 3.3



Blackbullion — 3.5



## About the app

Roompik is “The world’s no.1 social roommate finder” spanning 35 countries, so great if you’re doing a year abroad. If not, they operate in the UK, too.

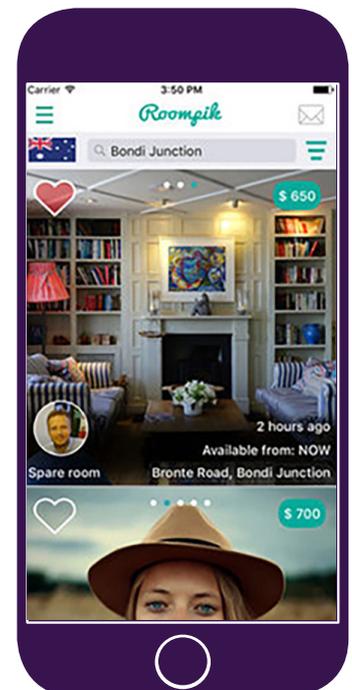
Like with a social media account, you create a profile for yourself and potential flatmates can choose you, or you can advertise a spare room.

A useful feature is that you can buddy up with others to find a shared flat.

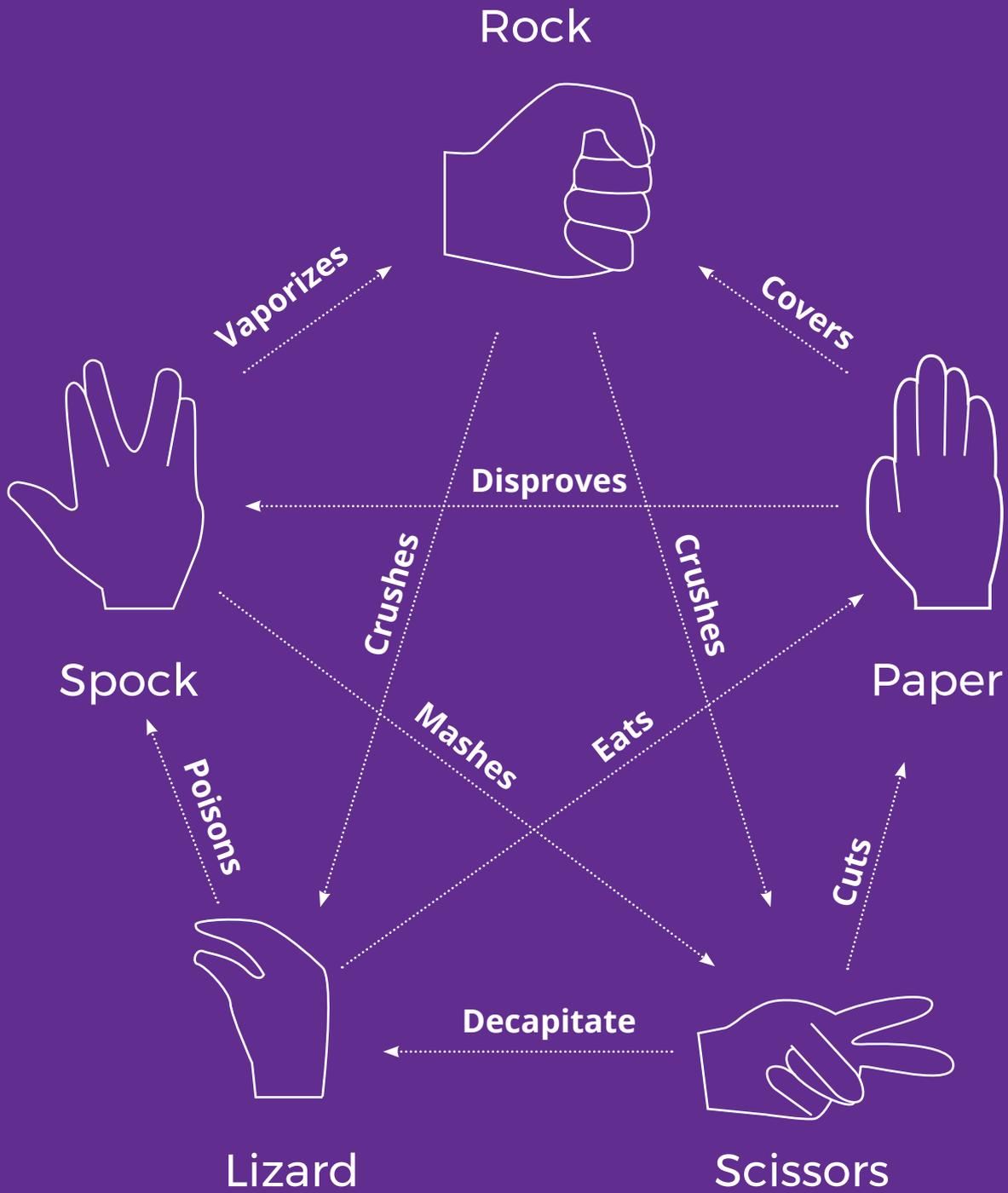
Another cool addition is the ability to send private message to tenants / landlords.

## How it will save you money

Being able to chat with tenants over the app before you make your decision to live with them will save you unwittingly moving in with a tightwad.



# Play 'Rock, Paper, Scissors, Lizard, Spock'



# The Bills

- acasa
- Splitwise
- PayFriendz
- 5 items every household needs in order to clean

## Blackbullion Tips

What bills will you be paying when sharing.

- Electricity, water and internet will be the main ones, plus gas if you have a gas cooker, and maybe a TV licence. Work out how you can save money by checking out the cheapest utility bills and internet providers – you can save hundreds of pounds a year by shopping around.
- If you watch or record television shows live, online, on TV, or on any device you need to pay for your licence. Whether you need to pay for the licence depends on your living arrangement, and you may be able to get a refund for the summer holidays.
- Council tax is money paid to local council for all sorts of things they take care of in your area — like roads and garbage collection. However, if you are a student-only house, you don't have to pay for this.

# acasa (formerly Splittable)

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2014

**Funding:** \$1.2m in 2015

**Relevance to accommodation:** 5

**Relevance to saving money:** 4

## Ratings:

App Store — 4.5 ★★★★★

Google Play — 4.2 ★★★★★

Blackbullion — 4 ★★★★★

## About the app

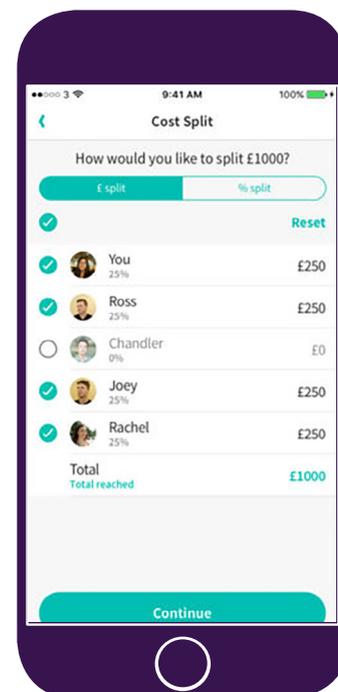
Do you have a friend who always waits until they're the last person in the pub to buy a round, by which point everyone's too drunk to remember whose turn it is so they get away with not paying? Well, you might end up living with them. That's where acasa comes in. It's a bill-splitting app to help you and your housemates keep track of who owes who what.

Schedule regular bill payments or one-off collective buys, assigned to different categories: Food, Home Supplies, Rent, Utilities, Home Maintenance, etc.

acasa have their own version of Paypal, called acasa Pay, enabling instant payments between housemates, and they have even partnered with energy firms and internet providers so you can sign up to them through the app, if required.

## How it will save you money

Tracking your monthly expenditure at home will encourage you and your flatmates to be more thrifty with your outgoings and more resourceful with the utilities.



# Splitwise

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2011

**Funding:** \$ \$3.9m so far

**Relevance to accommodation:** 5

**Relevance to saving money:** 3

## Ratings:

App Store — 4.4 ★★★★★

Google Play — 4.6 ★★★★★

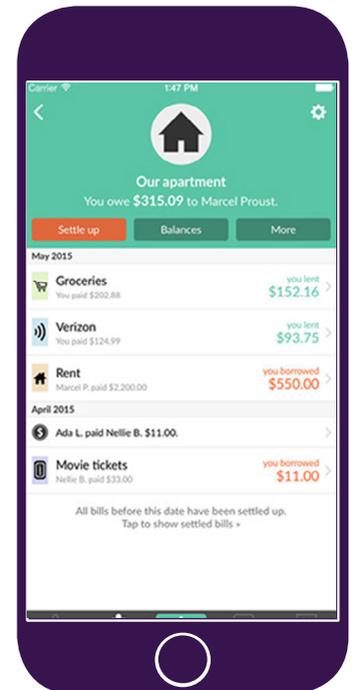
Blackbullion — 4 ★★★★★

## About the app

“IOUs made easy. Splitwise takes the trouble out of sharing expenses with friends, with roommates, with anyone” — a succinct description of themselves from their website. Splitwise is very much like acasa but it is partnered with Paypal, allowing you pay each other through a more popular online payment system. However, Splitwise is less user-friendly: you have to add flatmates by email address or phone number before you can start using it. Splitwise keeps a running total over time, so you can pay each other back in one big payment, instead of a bunch of small ones.

## How it will save you money

The ability to always offer proof to a housemate who might claim they paid their share to you while you were drunk.



# PayFriendz

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2013

**Relevance to accommodation:** 3

**Relevance to saving money:** 3

## Ratings:

App Store — 4.5



Google Play — 3.6



Blackbullion — 3

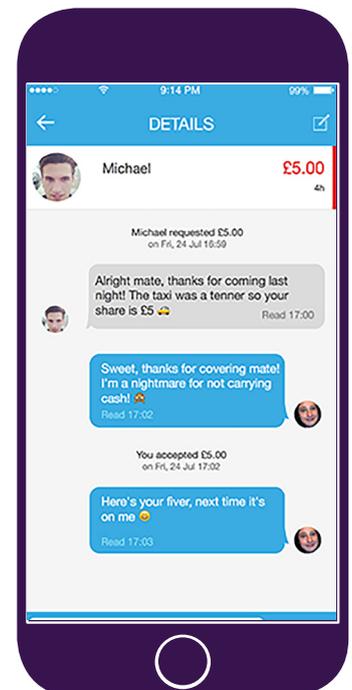


## About the app

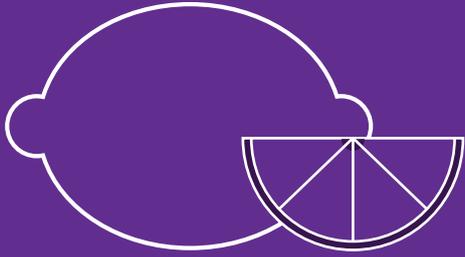
A payment app linked to your bank account to pay or receive funds to/from your friends. All parties will need the app to be paid, of course, so it's basically like what you can do with Monzo or Revolut but without the addition of a new bank account. Suppose that's a good thing if you don't want to carry around another card with you. Also their Emoji passcode feature is pretty funky. Do people say 'funky' anymore?

## How it will save you money

Demand instant payments from housemates who owe you from a big food shop you did (or something) before you lose track of who still owes you.



# 5 items every household needs in order to clean:



Lemon



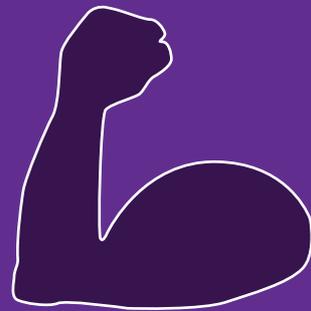
Baking Soda



Vinegar



Socks



Good old-fashioned elbow grease  
(obviously)

# Cleaning & Home Maintenance

- Tody
- BrightNest
- Unfilth Your Habits
- Differences between living with your parents and living with other students

## Blackbullion Tips

What bills will you be paying when sharing.

- Buy only one detergent, you don't need a separate one for colour and whites and don't bother with the colour catcher — just do separate washes.
- Choose reusable cloths — disposable items are handy but very expensive (and bad for the environment)
- Decant washing liquid into two containers and top each one up with some water. It will last twice as long.
- Don't bother with hundreds of cleaning products, buy an all-purpose.
- No-name bleach is exactly the same as the branded stuff but half the price.
- Beware of false economy — if you buy super cheap toilet paper you might need twice as much.

# Tody

**Available on:** Apple iOS only

**Price:** £3.99

**Founded:** 2015

**Relevance to accommodation:** 5

**Relevance to saving money:** 3

## Ratings:

App Store — 4.8



Blackbullion — 3.5



## About the app

Sick and tired of living in squalor because your housemates won't do the dishes? Tody (we think it's a cross between 'tidy' and 'to do') allows you to schedule various cleaning tasks around the house and assign housemates to them.

How frequently each task is due again depends on what mode you set the 'Attitude bar' to — six settings ranging from Relaxed to Standard to Proactive. At £3.99, Tody is a bit pricey for what it is, though.

## How it will save you money

Some students just get lazy and pay for a cleaner — no need to do that with the organisation and motivation this app give you.



# BrightNest

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2010

**Funding:** \$950k in Nov 2011

**Relevance to accommodation:** 5

**Relevance to saving money:** 4

## Ratings:

App Store — 3.5 ★★★★★

Google Play — 3.8 ★★★★★

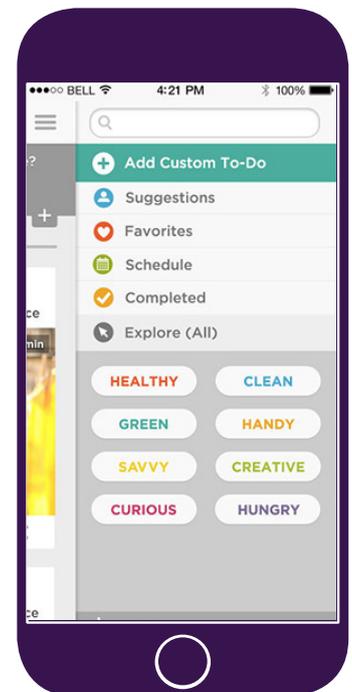
Blackbullion — 4.5 ★★★★★

## About the app

This sleekly-designed app will give you an incredible amount of knowledge about DIY advice, home hacks, and general life lessons. The excellent content is sorted into eight categories: Clean (from Polish Your Silverware to Clean your Microwave with Lemon), Green (Conserve Water like a Pro), Curious (Repel Moths with Cinnamon), Healthy, Creative, Handy, Hungry and Savvy. We love this app!

## How it will save you money

You'll save a stack of cash from creating your own cleaning products, insect repellents, and fixing things to avoid your landlord docking any deposit money.



# Unfilth Your Habitat

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2010

**Funding:** \$950k in Nov 2011

**Relevance to accommodation:** 5

**Relevance to saving money:** 4

## Ratings:

App Store — 3.5 ★★★★★

Google Play — 3.8 ★★★★★

Blackbullion — 4.5 ★★★★★

## About the app

Warning: The actual name of this app contains a word less salubrious than 'Unfilth', which is used prominently throughout. Its cheeky sense of humour is a big draw, though, if you can get over the swearing.

This is a cleaning app that challenges you to carry out small tasks around the house to keep it in a fit state. You can set random challenges of 5, 10 or 20 minutes in length, be challenged by room, and stay motivated from their hilarious 'Random Motivation' feature.

## How it will save you money

By turning cleaning into a game, you'll unleash your competitive spirit and never be tempted to pay for the cleaner you really shouldn't need.



## Differences between living with your parents and living with other students:

	At Home	In Halls
Cooking	A wonderful home-cooked meal magically appears in front of you every evening.	When a meal mysteriously fails to appear, you question nature of reality.
Cleaning	Consequences of slovenly behaviour are rarely seen.	"You mean we have to wash up and clean up after ourselves?!"
Sleeping	zzzzzzzzzzzzz.....	"WHY ARE YOU PLAYING GAMES LOUDLY AT 4AM ON A TUESDAY????!!!"
Studying	That desk you've been using since you were a kid is falling apart but it's nostalgia, dammit.	Despite the risk of not finishing an essay in time, you still say yes to a GoT marathon next door.
Partying	Twice a year your parents have their friends round for an off-the-hook soirée...	All. The. Bloody. Time.

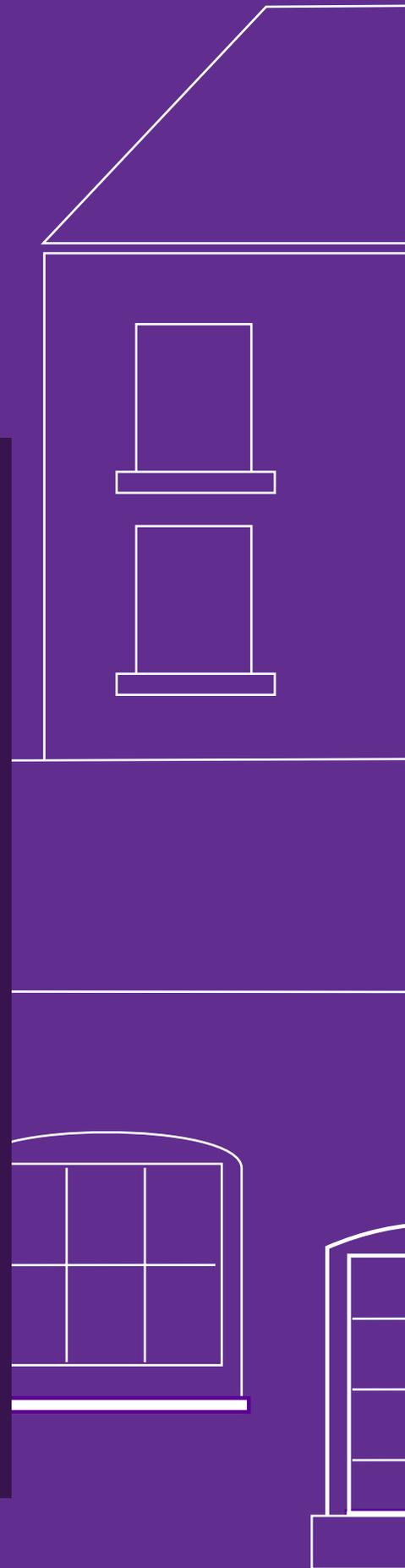
# Cooking & Food shopping

- Blackbullion Tips
- BigOven
- MySupermarket
- CheckoutSmart
- Yummly
- Three signs neighbours give to show how ticked off they are

## Blackbullion Tips

### To save you money on food

- Instead of spending loads on takeaways, learn to cook! And cook extra and put a portion in the freezer to save money and time later on.
- Bulk up your meals: cans of beans, tuna, chickpeas and lentils will add bulk to any meal, making you fuller and they keep for ages so you don't have to worry about the use-by date for a while.
- Head for the reduced shelf! Stuff which is drastically marked down is probably going off in a couple of days, so cook it up immediately and if the portion is too big freeze what you don't eat.
- Never do your food shopping when you're hungry - you're more likely to buy unhealthy quick-fixes rather than ingredients for a week-long meal plan.
- Listen to music while you shop — supermarkets play slow music to encourage you to shop slowly.



# Bigoven

**Available on:** Apple iOS, Android

**Price:** Free, £14.99 for full version

**Founded:** 2002

**Relevance to accommodation:** 4

**Relevance to saving money:** 2

## Ratings:

App Store — 4.3 ★★★★★

Google Play — 4.3 ★★★★★

Blackbullion — 4 ★★★★★

## About the app

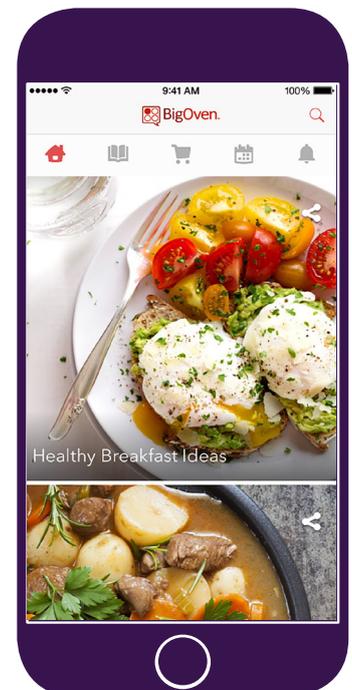
Vast array of recipes with easy-to-follow steps to create delicious dishes yourself.

Please note that this app is US-focussed so you'll have to get used to the 'cups' measurement instead of grams, and become familiar with seasonings like onion powder.

The full version costs £14.99 a year (!) which includes creating meal plans, but to be honest we don't think you need this, and we reckon the website is actually better than the app.

## How it will save you money

Cooking is way cheaper than eating out! Cook in bulk, portion up and freeze for homemade, cheap, and healthy microwave meals.



# mySupermarket

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2005

**Funding:** \$32.8m so far

**Relevance to accommodation:** 5

**Relevance to saving money:** 5

## Ratings:

App Store - 4



Google Play - 4.1



Blackbullion - 4.5



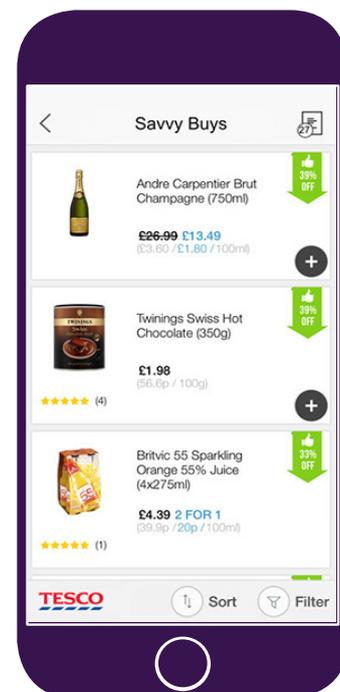
## About the app

With mySupermarket, not only can you search and compare prices of items in most UK supermarkets, but you can scan the barcodes of items in store to find price comparisons nearby.

Earn cashback on certain items by linking your Paypal account to the app, and check out 'Today's deals' for daily bargains. We love this app!

## How it will save you money

The barcode-scanner price comparison feature is best used when you need to buy a few high-price items like toiletries or cleaning products.



# CheckoutSmart

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2012

**Funding:** \$2.4m in 2014

**Relevance to accommodation:** 5

**Relevance to saving money:** 5

## Ratings:

App Store — 4.4



Google Play — 3.6



Blackbullion — 4.5



## About the app

Do your weekly food shop buying items promoted on the app, then upload a photo of your receipt to get 'rewards' of money paid back to you.

The cashback amount ranges from a few pence to a few pounds, and you can even get some items for free.

Claim cashback even on promotional items (but not reduced-to-clear items).

Of course, this app will only truly save you money if you were going to buy the items in the first place. Don't fall into the trap of buying things for the sake of it – this way, if you buy something for £2.50 with £1 off, you won't be saving a pound, but spending £1.50!

## How it will save you money

If you're smart (some might say 'checkout smart'?...) with your purchases, you'll be receiving cashback for a lot of things you'd be buying anyway :)



# Yummly

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2010

**Funding:** \$22.85m so far

**Relevance to accommodation:** 5

**Relevance to saving money:** 3

## Ratings:

App Store — 4.4 ★★★★★

Google Play — 3.6 ★★★★★

Blackbullion — 4.5 ★★★★★

## About the app

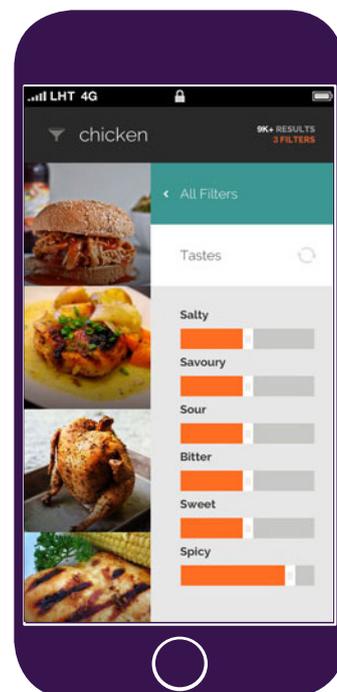
“Yummly’s mission is to be the world’s largest, most powerful, and most helpful food site in the world”. These ambitious foodies have already done a brilliant job of creating a wealth of step-by-step recipes based on your personalised preferences.

Some recipes can include some pricey ingredients, but just skip past those to the cheap ones! Or treat yourself once in a while — your meal will still be cheaper than a restaurant and you’ll impress the figs out of your friends.

This gorgeous-looking app includes hi-res photos and even videos (linked to YouTube) showing you exactly what to do. World domination is looking possible for Yummly.

## How it will save you money

No excuses to eat out with the vast array of cooking guidance on this app. Get your housemates to chip in for the more expensive ingredients (see the Bills section to make sure they do) to treat yourselves to culinary feasts every now and then.



Three signs neighbours give to show how ticked off they are.



Shaking fist (fuming)



Showing V-sign (bad version) (very ticked off)



Arms folded, tutting disapprovingly (mildly ticked off)

# Sleeping, Relaxation and Meditation

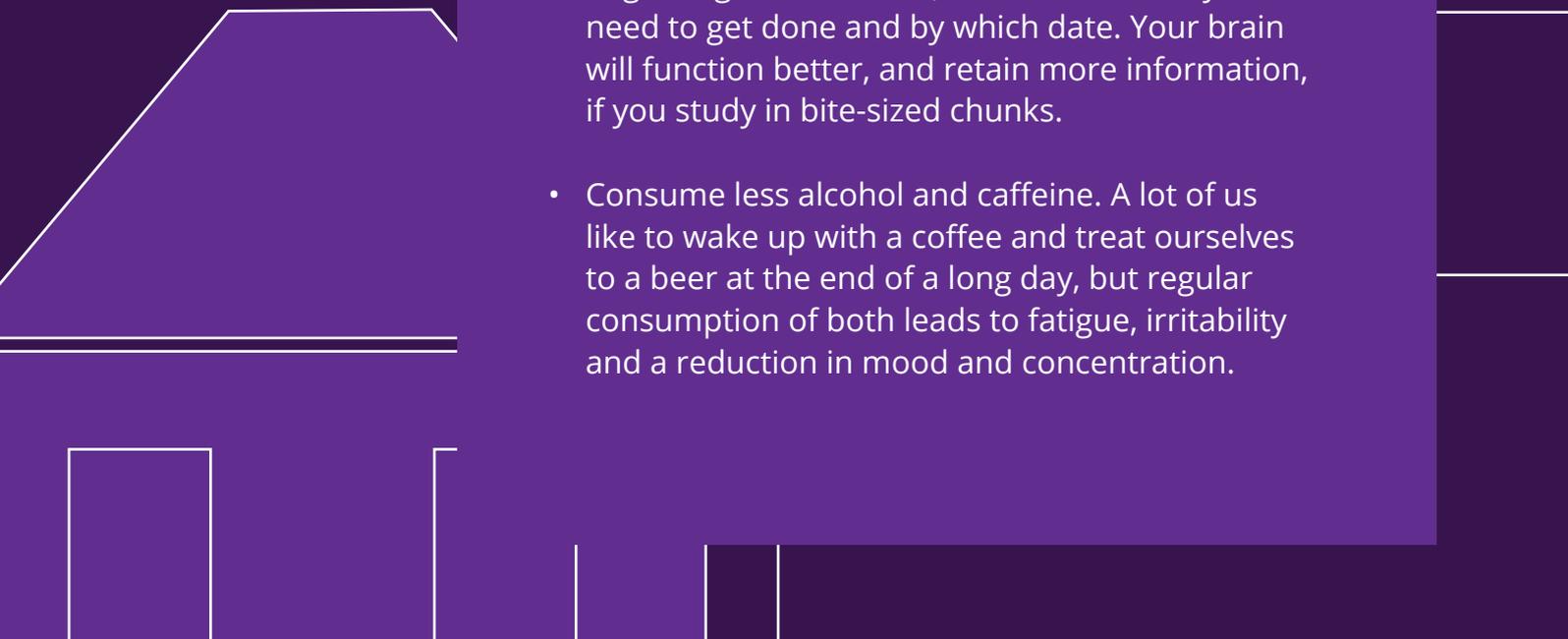
- Blackbullion Tips
- Alarmy
- Buddhify
- Headspace



## Blackbullion Tips

### How to manage stress at university

If you feel stressed and overwhelmed at university, the following tips could help:

- Practise mindfulness. Mindfulness is an increasingly popular method of meditation which involves checking in on yourself, being aware of the present moment, and breathing.
  - Plan your week and schedule breaks at the beginning of each week, write down what you need to get done and by which date. Your brain will function better, and retain more information, if you study in bite-sized chunks.
  - Consume less alcohol and caffeine. A lot of us like to wake up with a coffee and treat ourselves to a beer at the end of a long day, but regular consumption of both leads to fatigue, irritability and a reduction in mood and concentration.
- 

# Alarmy

**Available on:** Apple iOS, Android

**Price:** Free

**Founded:** 2013

**Relevance to accommodation:** 4

**Relevance to saving money:** 2

## Ratings:

App Store — 4.8



Google Play — 4.7



Blackbullion — 4



## About the app

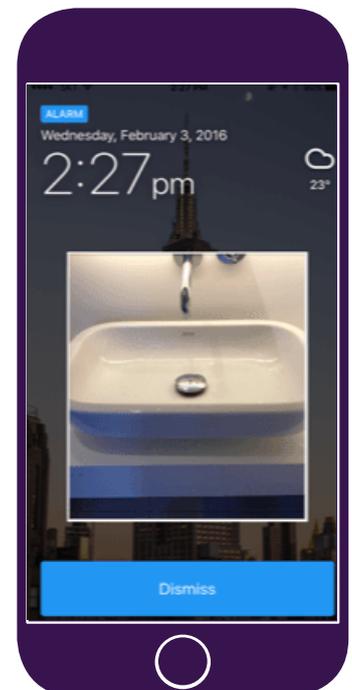
“World’s Most Annoying Alarm App”

If you find it difficult to get up for morning lectures, you can use this app to set challenges to ensure you cannot hit the snooze button.

Challenges include shaking the phone vigorously for a pre-set number of times, solving a maths problem and taking a picture of something far away from your bed. The Blackbullion team tried this app for a week, and never has everybody been so on time for work.

## How it will save you money

If you have a deadline or exam, there’s no way you won’t sleep in and have to take a taxi to be on time.



# Buddhify

**Available on:** Apple iOS, Android

**Price:** £3.99 (iOS), £1.99 (Android)

**Founded:** 2010

**Relevance to accommodation:** 4

**Relevance to saving money:** 3

## Ratings:

### Ratings:

App Store — 4.6 ★★★★★

Google Play — 4.3 ★★★★★

Blackbullion — 4.5 ★★★★★

## About the app

Buddhify is a mindfulness app that will help you to relax when feeling stressed or wanting to sleep. Recorded meditation tracks are organised by theme, covering all sorts of situations from Can't Sleep to Walking in the City, from Difficult Emotions to Work Break. The stats feature helps you monitor times of the week you've felt the most pressure and have needed to use the app, allowing you to pinpoint areas of your life which cause you the most stress and to act accordingly.

## How it will save you money

Reducing stress has all sorts of financial benefits, from avoiding impulse purchases to feeling the need for an expensive night out with money you may not have.



# Headspace

**Available on:** Apple iOS, Android

**Price:** Free for first 10 sessions, then £9.99 a month

**Founded:** 2011

**Funding:** \$75m so far (woah!)

**Relevance to accommodation:** 4

**Relevance to saving money:** 3

## Ratings:

App Store — 4.8

Google Play — 4.7

Blackbullion — 4.5



## About the app

Designed to be used for 10 minutes a day, Headspace is very much like Buddhify with its mindfulness concentration guides, but organised by a structured, linear learning curve rather than by themes.

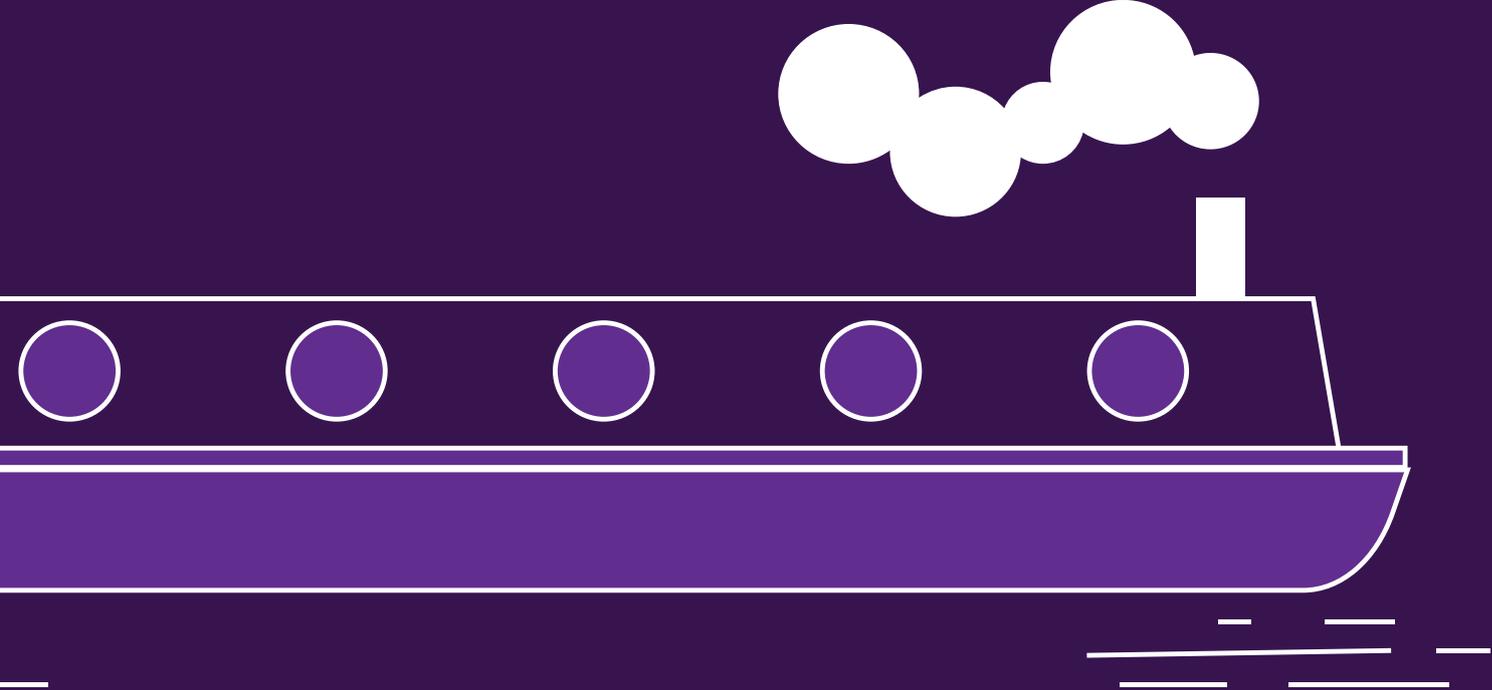
First ten sessions free, then pay monthly or annually, or one-off (high) fee to have the app forever. If you find the free content really useful, it may be worth your while to pay monthly for a few more months, but at £9.99 a month it isn't cheap.

## How it will save you money

Those free sessions can be used at critical points of stress during the academic year to give your relaxation a boost and avoid potentially expensive impulsive decisions.



P.S. This is an objective, non-commercial piece of material and we have received no money from any of the apps listed. We have tried them all out and have only included ones that have passed our stringent, competitive criteria.



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