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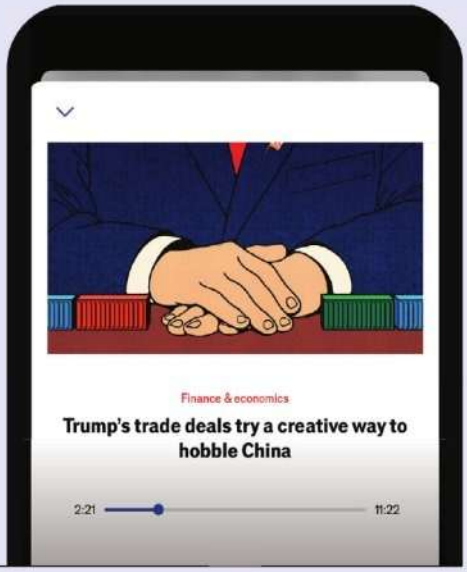
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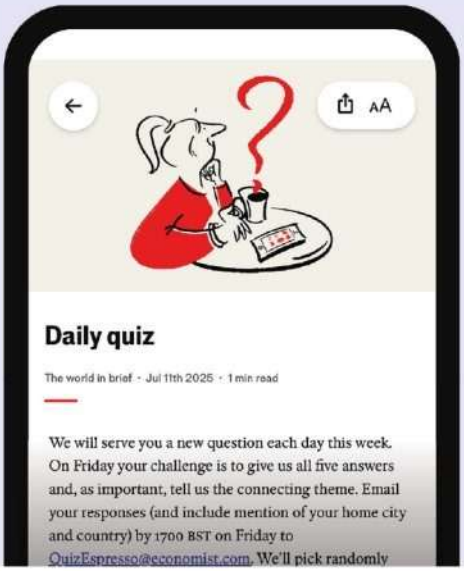
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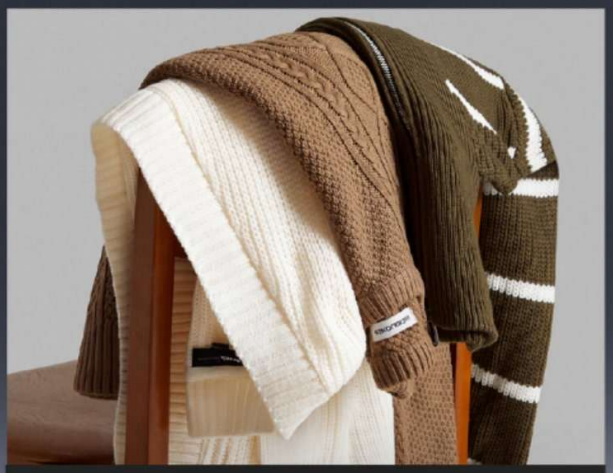
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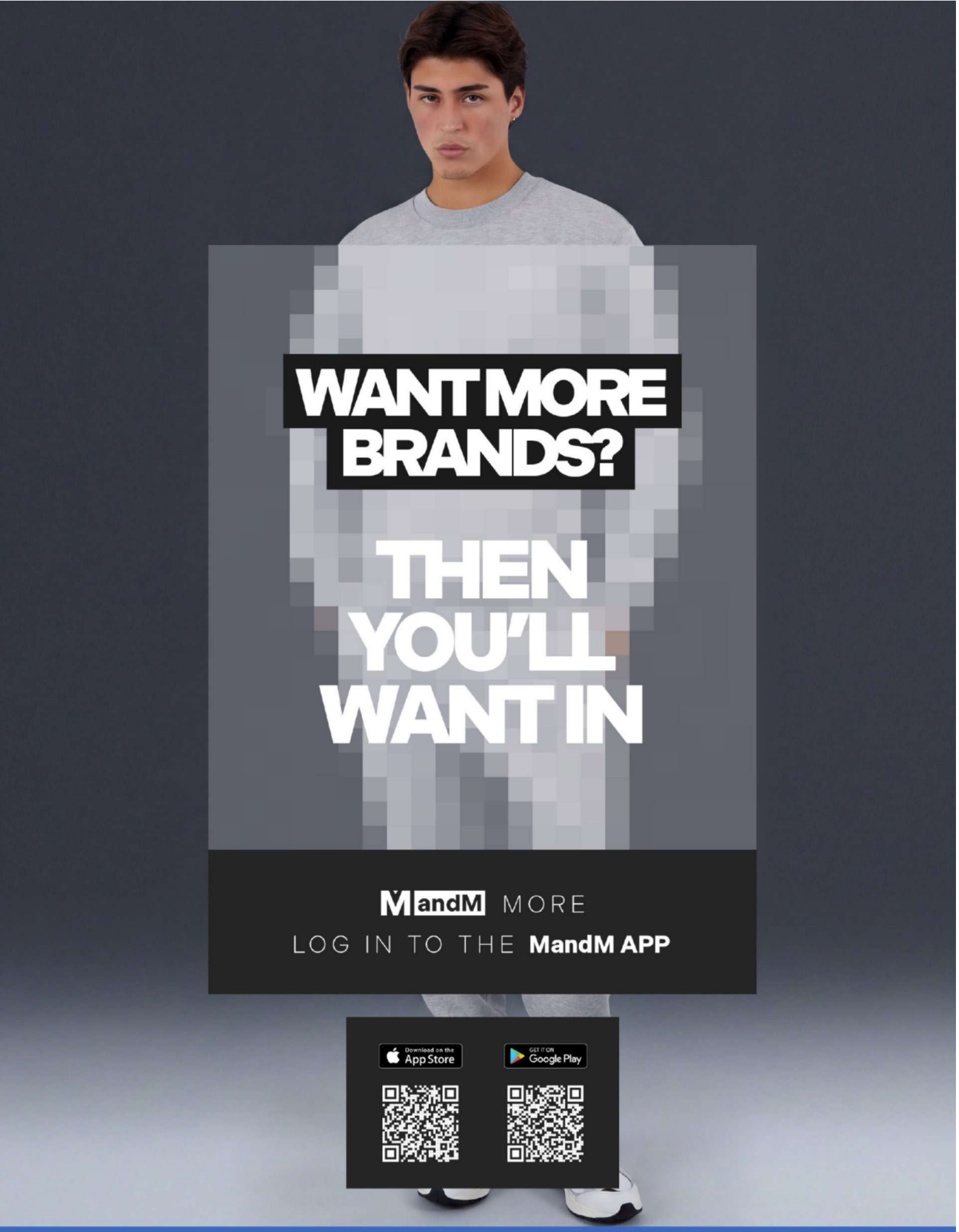


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Unlocking Financial Success: The Case for University Students to Start Investing Early

Overcoming common barriers to investing is crucial for those just starting out. It's natural to feel hesitant, especially when you're new to it. Concerns about not having enough money, fear of losing it, or not knowing where to start are common. However, you don't need a large sum to begin investing. Many platforms allow you to start with small amounts, and numerous resources are available to help you learn the basics. Overcoming these initial barriers can open the door to a lifetime of financial growth and learning.

Investing is a powerful tool for building wealth, and starting early can make a significant difference. Warren Buffett, a legendary investor, emphasizes the importance of time in the market over timing the market. He famously said: "The stock market is designed to transfer money from the Active to the Patient."

HARNESSING THE POWER OF COMPOUNDING

Beginning your investment journey early allows you to harness the power of compounding. Compounding occurs when the earnings on an investment generate their own earnings, leading to exponential growth over time. By adopting a long-term perspective, you can maximize compounding benefits, turning modest initial investments into substantial wealth. For example, investing $10,000 at an annual return of 7% would grow to approximately $19,672 in 10 years, but if left to compound for 30 years, it would reach about $76,123. This demonstrates the critical importance of starting early.

Investing early also helps reduce dependence on future income. While cash may be tight during university, even small investments can have a big impact. By leveraging compounding, you can grow your wealth without relying solely on future high earnings. This proactive approach

can alleviate financial pressures later in life. Imagine entering the workforce with a financial cushion already in place, reducing the stress of needing a high-paying job immediately and allowing you to pursue opportunities aligned with your passions.

BUILDING RISK TOLERANCE AND FINANCIAL KNOWLEDGE

Understanding risk and building financial knowledge are essential for successful investing. Markets can be unpredictable, with prices fluctuating due to various factors. Developing a sense of risk tolerance helps you stay calm during market dips and avoid impulsive decisions that might harm your long-term goals. Knowing how much risk you can handle allows you to create a balanced investment portfolio that aligns with your personal goals and comfort level.

Cultivating a habit of saving and investing during university fosters financial responsibility. By starting early, you are more likely to maintain these habits throughout your life, leading to better financial management and stability. This mindset encourages continuous learning and adaptation to changing financial landscapes. As you progress in your career and life, the habit of saving and investing becomes second nature, ensuring you are prepared for future financial needs and opportunities.

THE ROLE OF TECHNOLOGY IN MODERN INVESTING

In today's digital age, technology has made investing more accessible than ever. With the rise of online platforms and mobile apps, you can manage your investments easily from your phone. The best platforms offer educational resources, real-time data, and user-friendly interfaces that simplify your investment journey. Use this technology to enhance your understanding of the market and empower you to make informed decisions.





CONCLUSION

In summary, successful investing involves starting early, harnessing the power of compounding, understanding risk, cultivating saving habits, leveraging technology, and overcoming initial barriers. By following these principles, you can work towards achieving your financial goals with confidence and patience. Investing is a long-term journey, and staying informed and disciplined can help you navigate it successfully. As you embark on this journey, remember that the rewards of patient and informed investing are well worth the wait. Embrace the process, stay the course, and let the power of compounding work its magic over time.

WHY SAXO IS YOUR BROKER OF CHOICE

So, you've come to the stage of choosing your broker, there's many important factors for you to consider that you may not even think about. You may often not find the hidden fees that eat away at your returns on first instance, but as time goes on – these small fees add up and can impact your profits massively. Another thing to consider is the reliability of the platform you're choosing – Are your funds stored in the most secure way they can be? Lastly, when choosing your broker, you don't want to have to open an account and find that the stock or ETF you were looking for, actually wasn't available, then you'd have to go through the hassle of switching brokers – which can be troublesome when you're up and running with a platform.

Luckily, Saxo's got everything you need. With over 30+ years of heritage and 1,200,000+ clients worldwide, our award-winning platform empowers investors to make informed investment decisions at the touch of your fingertips; with exclusive content from our in-house strategy team and wide library of financial content available. With Saxo you can enjoy trading US stocks from just USD 1*, UK stocks from just GBP 3* and enjoy currency conversion fees of just 0.25%*. Enjoy access to over 70,000+ financial instruments, all in one place – so that as you mature in your investment journey, you'll still have everything you need and more.

Check out ***https://www.home.saxo/en-gb*** to learn more.

Capital at risk.* Other fees apply.

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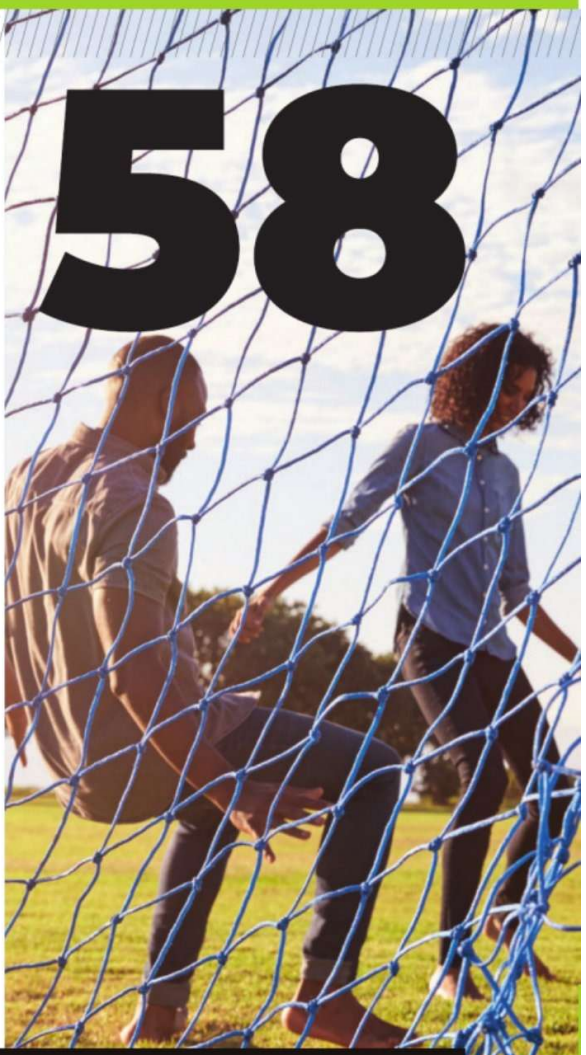
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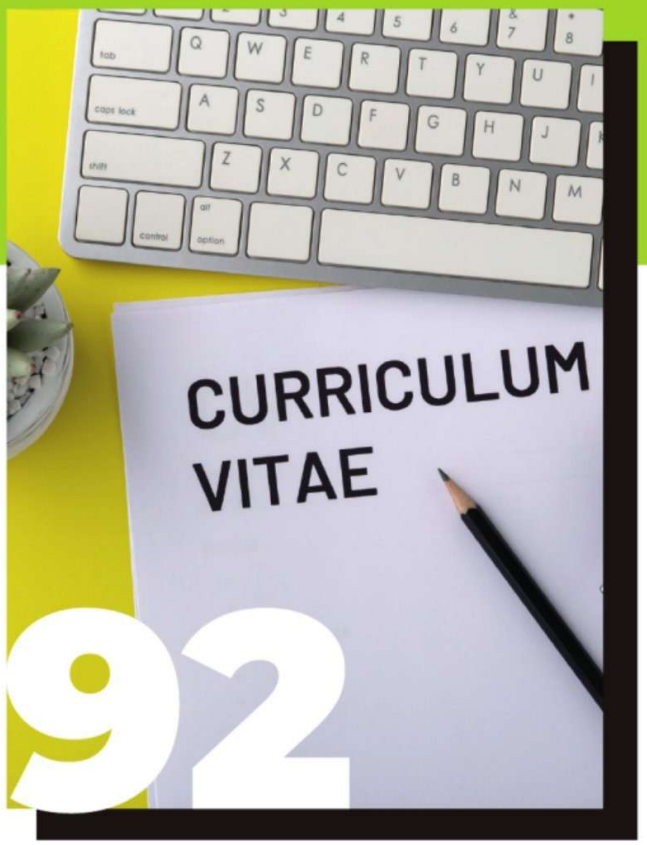












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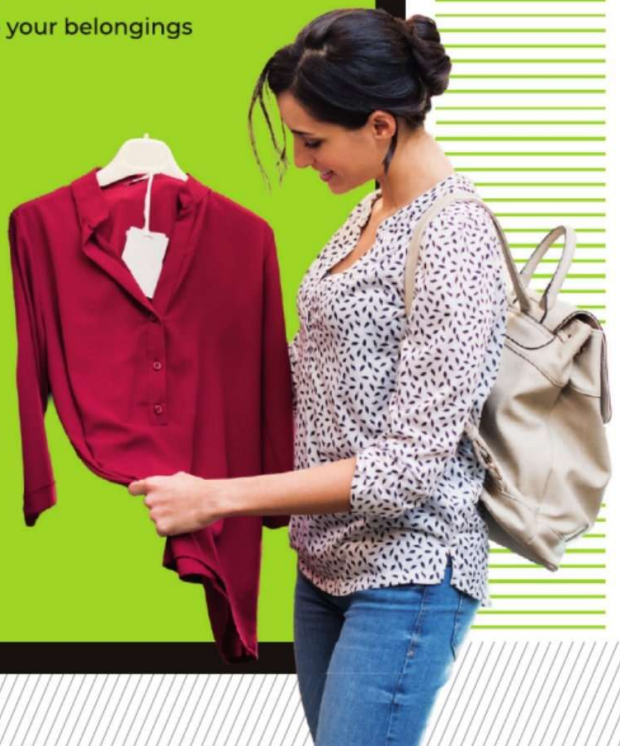
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Travel Insurance

Don't think you need travel insurance? 'Holiday you' has other ideas



We could save you from a medical bill that's bigger than your student loan. For a student-friendly price, too.

Where you might say no, 'holiday you' says yes. They stay out a little later, laugh a little louder, and never turn down ice cream for breakfast.

So, spare them from the ultimate buzzkill: paying for expensive medical assistance abroad. Just last year, we paid out a whopping £92,552 to one customer. If they didn't have insurance, they would have been legally required to pay that themselves. **Now THAT's painful.**

This is where travel insurance comes in, **covering you from between £5 million and £15 million in emergency medical expenses depending on your level of cover.** It can also save the day if your belongings get lost or stolen, or if you need to cut your trip short.

So, go on, get your travel insurance sorted today. Do it for 'holiday you'.

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Save 10%* on Single-trip cover:

- No age limit and all medical conditions considered
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Code: **'STUDENT5'**

*T&Cs apply. Use your **discount code** at checkout.



24/7 access to an English-speaking GP[1] via your phone, included in all policies with no excess

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Speak to a medical professional via video call and they'll be able to advise what to do, including getting prescriptions delivered to your nearest pharmacy.

With Post Office Travel Insurance, add the following features to your policy for an additional cost:

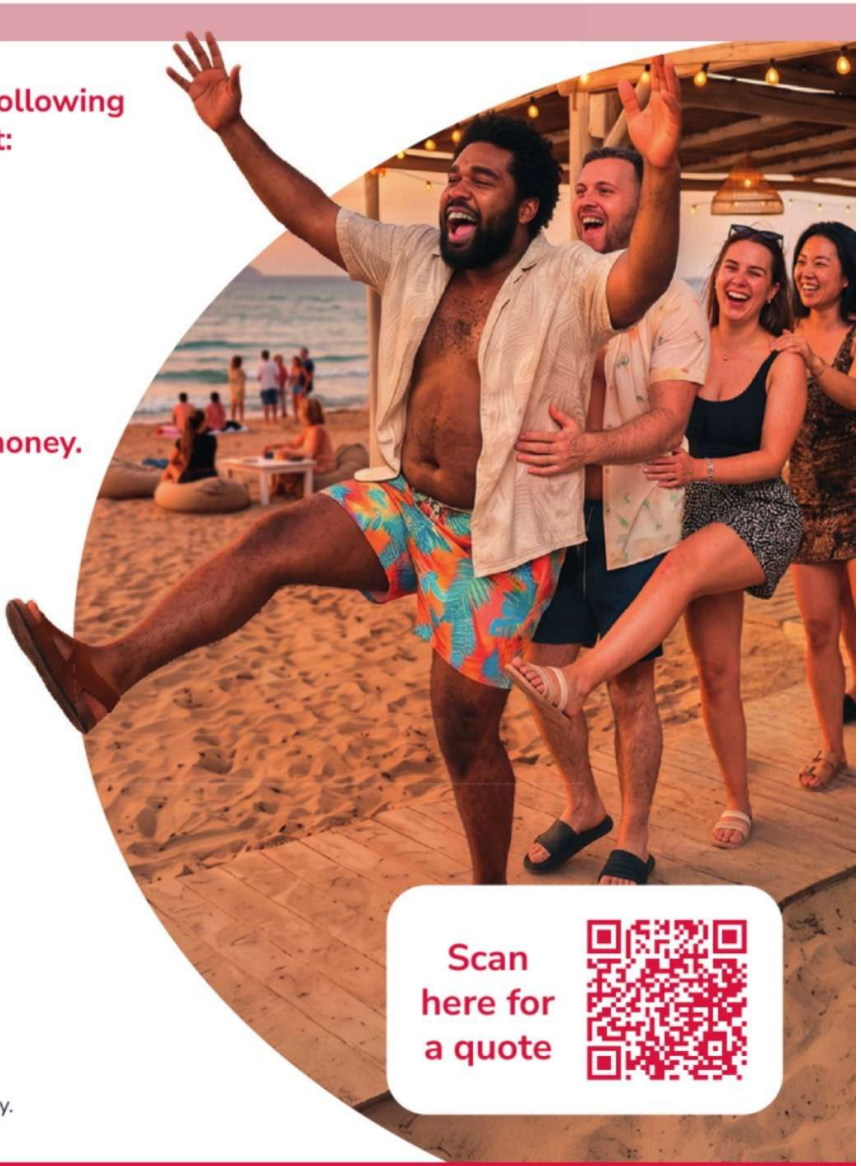
- Gadget cover
- Trip disruption cover
- Excess waiver
- Winter sports cover

Travel more than once in a year? Lucky you! Our annual cover could save you time and money.

If you tend to go on more than one week-long holiday a year, Annual Multi-trip insurance could well be the way to go.

It covers you for a whole year, and you don't need to tell us where you're going. Just make sure your destination is included in your cover area (UK, Europe or Worldwide).

The best part? **With every trip you take, the better value your policy becomes!** And when it comes to renewal, we'll offer you a discount. Sit back, relax and save.



5-star Defaqto and Moneyfacts ratings are for Premier Insurance only.

*Terms and conditions apply. Discount expires 28 February 2027 inclusive. For full details, visit postoffice.co.uk/studentmoney. Policy terms, conditions and activity limits apply.

[1]Medical Assistance Plus is not available for trips taken in the UK, only for international travel. The service allows up to 3 separate medical events per person listed on the policy, and up to 3 appointments per event. All appointment charges are covered by your travel insurance policy. You will not need to pay any excess fees for this service. You may need to pay for your prescription upfront and claim on your return home.

student money matters

Managing Editor
Sharon Lock

Senior Designer
Stephen Beerling

Production Controller
Elizabeth Roberts

Group Production Director
Andy Roberts

Group CEO
Oren Wolf

Group CFO
James Ward

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FOREWORD



Welcome to the latest edition of *Student Money Matters*, a magazine dedicated to helping students feel more informed, confident and supported in managing money throughout student life.

As Chair of NASMA, I am pleased to introduce this edition at a time when many students are thinking carefully about money, support and how to make university life feel manageable. Student finance can feel complicated, especially when you are trying to understand what you are entitled to, what you need to do and where to go for help. This magazine is here to offer clear, practical information to help you feel more confident about those next steps.

In this issue, you will find guidance on preparing for your first term as a student, including things to think about before you start, how to plan ahead and where to look for support if money feels tight.

Money worries can affect many parts of student life, from studying and travelling to placements, caring responsibilities, housing and day-to-day wellbeing. If you are unsure about anything, please remember that you do not have to work it all out on your own. Student money advisers are there to help you understand your options, check your funding and talk through your circumstances without judgement.

I hope this edition gives you useful information, reassurance and the confidence to ask questions early. Whatever stage of study you are at, support is available, and taking a little time to understand your finances can make a real difference to your student experience.

Einir England
NASMA Chair

NASMA
National Association of Student Money Advisers

Students get 20% off selected Pixel devices[1] with Gemini built in on Google Store.

Find all our Student Deals On-site via UNiDAYS and Student Beans.

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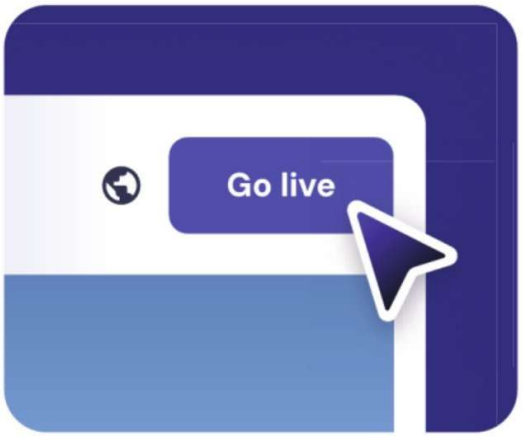
Student Beans



[1] 20% discount available for selected Pixel devices. Discount subject to Unidays and Student Beans T&Cs. Full details and T&Cs apply.

5 ONLINE SIDE HUSTLES

YOU COULD START THIS SEMESTER



Build something that will pay you back - whether you're entering your entrepreneur era, or just want to earn some extra cash.

1 DESIGN YOUR OWN DIGITAL PRODUCTS

Think revision guides, Notion study templates, budget spreadsheets or fitness trackers. If it solves a problem, it can sell. No shipping. No stock. No stress. Just a smart way to turn what you're already creating into income.

2 EARN FROM WHAT YOU LEARN

You've already passed the exams. Why not get paid for your know-how? With an AI-powered website, you can let people book online tutoring sessions, share revision resources and take payments, all in one place.

3 CASH IN ON YOUR RECCS

Got powers of persuasion? Put them to work. Create TikToks or Reels recommending your go-to products, then direct viewers to a link-in-bio page or website with affiliate links from your favourite brands. One post could keep driving clicks (and cash) long after you post it.

4 HELP LOCAL BUSINESSES GO ONLINE WITH AI

With easy, affordable AI website tools now at your fingertips, you can create professional sites in minutes. Try building a new, improved site for a local café, salon or small shop before reaching out - live examples make it much easier to win the client. Then, charge a setup fee and offer ongoing updates and upsells for extra income.

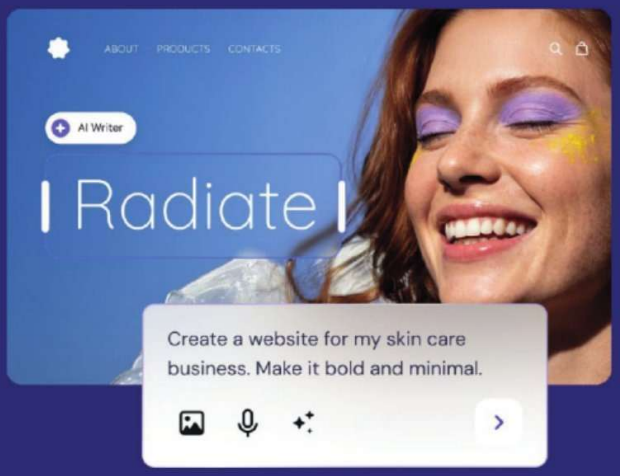
5 VIBE-CODE AN ONLINE TOOL

Spotted a recurring problem on campus or with local businesses? Vibe code a simple online tool that solves it. It could be a booking system for a PT or a student buy-and-sell marketplace. You could even build your own Micro SaaS startup and sell subscriptions for recurring income.

HOSTINGER

Turn your idea into something real

Whatever you do, you'll need a home for it online.



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Ready to give your side hustle the online home it deserves? Build, launch and grow the smart way with Hostinger AI.

Go to hostinger.com/NASMA20 to get started.

Take the hassle out of your hustle with a platform that gives **everything you need to get started, in one place:**



DOMAIN AND WEBSITE CREATION

Look for an AI website builder that includes a free domain, then **create your site using simple prompts and go live in minutes.** You could be making your first sale before the end of the day.



AI TOOLS

Automate the hard work and save money on subscriptions by using a website builder with built-in AI tools. **Create your logo, bring your brand to life** and **customise your site** the easy way.



0% ECOMMERCE FEES, 100% PROFIT

Selling physical or digital products? Look out for **smart eCommerce tools** that allow you to do it all in one place. Go for a platform with 0% transaction fees to make sure you keep everything you earn.



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Track clicks, monitor sales and master your online performance with built-in marketing and analytics tools.



BUSINESS EMAIL

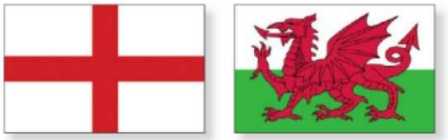
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"You'll only repay your student loan when your income is over the threshold amount for your repayment plan. Repayments are based on your income, not the amount you borrowed"



Get your student finances sorted for 2026/27

Whether you're starting your first year at university or college, or returning to study for a new academic year, getting your student finance organised is essential – and the **Student Loans Company (SLC)** is here to help. »



Apply asap to ensure your finances are in place for the start of your course

tv licensing

Feel at home while you're at uni, with all your favourite shows.



Your guide to watching TV in your student accommodation.

There's a lot to get to grips with in the first few weeks of term. Like finding your lecture halls or signing up to societies. But we know making friends is important, too. And if there's one thing that brings everyone together, it's great TV.

So check if you need a TV Licence. Whether you're in halls, a house or flat share, or living at home. See how it works for your living situation at tvl.co.uk/uni

Not sure whether you need a TV Licence?

You need one to be covered for:

- 400+ TV channels, like **BBC**, **ITV**, **Channel 4**, **U&Dave**, **TNT Sports** and **international channels**
- Pay TV services, like **Sky**, **Virgin Media** and **EE TV**
- Live TV on streaming services, like **Netflix**, **YouTube**, **NOW TV**, **Amazon Prime Video** and **Freely**
- Everything on **BBC iPlayer**

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Simple Payment Plan

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- Sign up in a few clicks at tvl.co.uk/spp-students using reference code: **NAS926**

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It also funds the **investment in the next generation** of creative talent and kickstarts the careers of young people through **BBC apprenticeships.**

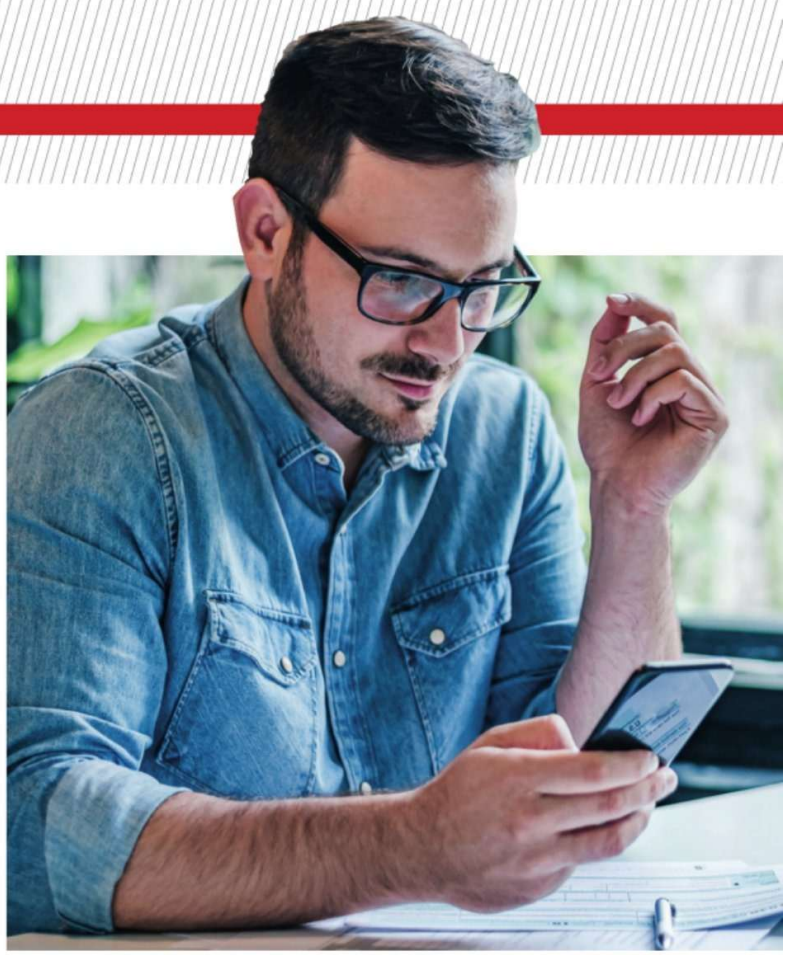
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Buy your licence through the Simple Payment Plan now. Then you're covered to watch all your favourite TV. **Simply click the button below.**

Buy your TV Licence now

Use the reference code: **NAS926**



Below you'll find answers to some of the most common questions students ask as they prepare for the new term.

Importantly, the start date of your course will determine which type of student finance you need to apply for.

"Your Tuition Fee Loan will be paid directly to your university or college once they confirm your attendance. Your Maintenance Loan is paid in 3 instalments directly into your bank account on the dates shown in your entitlement summary and online account. You will not receive payment until your registration has been confirmed"

STUDENTS STARTING IN 2026

If you are a student in England starting a course between August and December 2026, or a student in Wales, you should apply for funding as soon as possible.

You can apply for student finance up to nine months after the first day of the academic year of your course. However if you've not yet applied for your student finance for the 2026/27 academic year, you should do so now, as it can take up to four weeks to process your application.

The easiest way to apply is online and it should only take 30 minutes.

- **Students in England:** https://www.gov.uk/student-finance-register-login
- **Students in Wales:** https://www.studentfinancewales.co.uk/

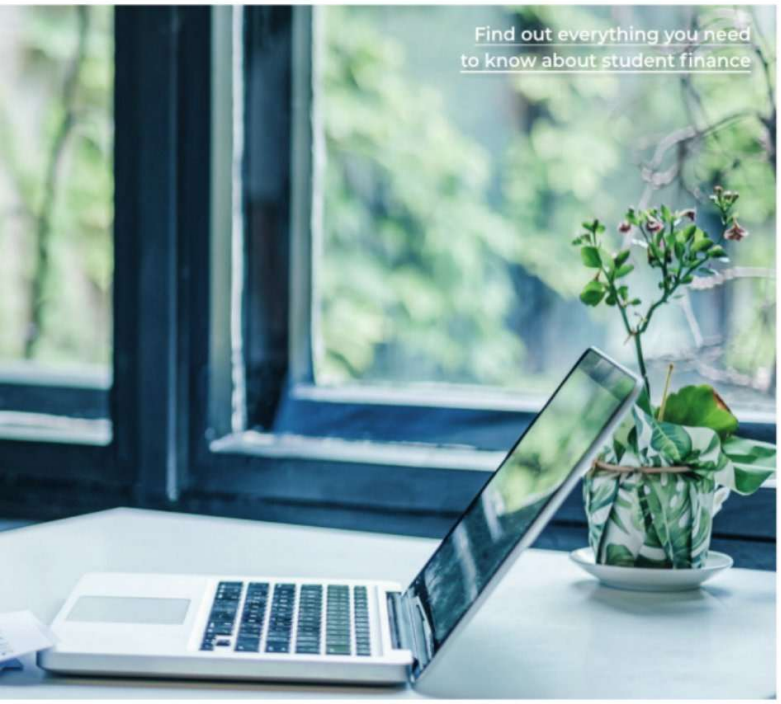
SLC processes all applications for students in England and Wales. Students in Scotland apply to the Student Awards Agency Scotland (SAAS), and Student Finance Northern Ireland (SFNI) administers loans in Northern Ireland.

STUDENTS STARTING IN 2027

If you are a student in England starting an eligible course or module on or after 1 January 2027, you will apply for student finance through the Lifelong Learning Entitlement (LLE).

You'll need to apply for funding through the LLE if you study certain courses and modules from levels 4 to 6, or some postgraduate courses at level 7. This includes most undergraduate and some postgraduate courses.

Applications will open in September. For full details on eligibility, what you can get and how to apply, visit ***https://www.gov.uk/student-finance-on-or-after-1-january-2027***.


Find out everything you need to know about student finance

WHO QUALIFIES FOR STUDENT FINANCE?

There are several factors that affect your eligibility for student finance. These include:

- **your nationality and residency status**
- **the course you plan to study**
- **the university, college or training provider**
- **how much previous study you've done**
- **your age**
- **The number of credits you're studying (if you're applying through LLE)**

If you live in England and your course starts in 2026, you can check your eligibility at:
https://www.gov.uk/student-finance/who-qualifies

If you live in Wales, visit:
https://www.studentfinancewales.co.uk/undergraduate-finance/full-time/tuition-fee-and-living-cost-students/who-qualifies/

If you are applying for LLE funding for study starting in 2027, you can find out more at:
https://www.gov.uk/student-finance-on-or-after-1-january-2027

HOW MUCH FUNDING CAN I GET?

You may be able to apply for:

- **Tuition Fee Loans to help pay your course fees**
- **Maintenance Loans to help with living costs**

Tuition Fee Loans are paid directly to your university or college. Maintenance Loans are paid into your bank account.

Students in Wales can apply for a combination of loans and grants to help with living costs.

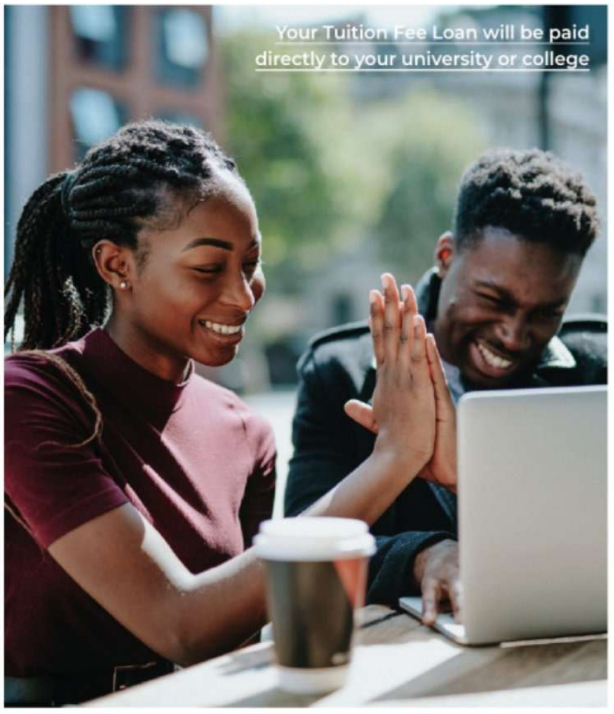
Postgraduate and part-time students can also apply for funding. Additional support is available in England and Wales for students with disabilities, mental health conditions, long-term health conditions or specific learning difficulties, as well as for students with children or adult dependants.

Follow the links below to find out more about funding for:

- **Students in England starting in 2026**
  https://studentfinance.campaign.gov.uk/going-to-uni-2026/

- **Students in England starting from January 2027 (LLE)**
  https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement/

- **Students in Wales**
  https://www.studentfinancewales.co.uk/discover-student-finance/ »


Your Tuition Fee Loan will be paid directly to your university or college



GADGET INSURANCE IN A NUTSHELL

ARMA KARMA

Phones and laptops have become essential for student life. Whether you're submitting assignments, joining online lectures, researching coursework or keeping up with friends, being without your device can quickly become a real headache. Accidents happen, and replacing or repairing tech isn't always cheap, especially on a student budget.

An estimated 165,000 mobile phones are stolen across England and Wales every year. - Knox Study

That's why it's worth understanding options like gadget insurance, which can help reduce the disruption caused by accidental damage, loss or theft. After all, when your devices are such a big part of everyday life, having an extra layer of protection can make a big difference.

5 REASONS WHY STUDENTS BUY GADGET INSURANCE 👇

1. 📱 Protection against accidental damage

From cracked screens to coffee spills, accidents can happen when you least expect them.

2. 💳 Avoid unexpected costs

Repairs and replacements can cost thousands of pounds, which can be difficult to budget for as a student.

3. 📚 Stay connected to your studies

A damaged or lost device can disrupt coursework, online learning and assignment deadlines.

4. 👮 Cover for theft

Devices are valuable and often carried everywhere, making them vulnerable to theft.

5. ✌️ Peace of mind

Knowing your essential tech is protected means you can focus on university life without worrying about costly mishaps.



feefo Independent Service Rating ★★★★★

Phone & Laptop Cover Bundle

- **Protection against Damage, Breakdown and Theft**
- **Unlimited Worldwide Cover**
- **Cover up to £2,500 in value**

£9.99 A MONTH

Get Deal!

Ts&Cs apply

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HEALTH IS WEALTH, SKIP THE QUEUE...

ARMA KARMA

68% **Reporting from late 2025 showed that 68% of citizens viewed difficulties in getting a GP appointment. - GOV UK**

17% **Roughly 17% of all patients wait more than two weeks after booking to be seen by a clinician. - CQC**

44% **Roughly, only 44% of patients are seen on the exact same day they book. - NHS England**

While insurance protects the things you own, looking after your health is just as important. Student life can bring pressures from studying, finances, work and planning for the future, which often means health takes a back seat. Many young people delay seeking support because it's difficult, time-consuming or expensive to access.

That's why we created our Virtual Healthcare service, available to everyone for just £4.99 per month, making professional healthcare support more accessible and encouraging early intervention before issues become more serious.

Virtual Health Cover
£4.99 A MONTH

feefo ★★★★★ Independent Service Rating

Get Deal!

Dietician
- Personalised dietary advice

Virtual GP
- Unlimited virtual GP appointments

Wellbeing Support
- Treatment programme tailored to you

Physiotherapy
- Delivered by a network of qualified physiotherapists

Arma Karma Limited are registered in England and Wales, under Registered Company Number: 12002692. Registered Office Address: Innovation Centre, Knowledge Gateway, Boundary Road, Colchester, England, CO4 3ZQ.

The Arma Karma Virtual Health product is not regulated by the Financial Conduct Authority and therefore is not covered by the Financial Ombudsman Scheme or the Financial Services Compensation Scheme.

WHEN WILL I RECEIVE MY 2026/27 STUDENT FINANCE?

If you are starting your course in September and applied before the deadline, your student finance for 2026/27 should now be in place.

If you applied after the deadline, your application may not be fully processed by the start of term. Student Finance England or Wales will carry out an initial assessment, so you receive some money as close to the start of your course as possible, followed by a top-up payment once your application is fully processed. You can find out more about applying late here:

England: ***https://www.gov.uk/guidance/how-to-get-your-first-payment-if-youre-applying-late***

Wales: ***https://www.studentfinancewales.co.uk/how-to-get-your-first-payment-if-you-re-applying-late/***

Once your application is assessed, you will receive an entitlement summary showing how much funding you will get for the 2026/27 academic year. You can access this through your online account.

Your Tuition Fee Loan will be paid directly to your university or college once they confirm your attendance.

Your Maintenance Loan is paid in 3 instalments directly into your bank account on the dates shown in your entitlement summary and online account. You will not receive payment until your registration has been confirmed. Allow a few days for the money to reach your account.

It's important to check your bank details are correct. Avoid making changes within 5 working days of a scheduled payment, as this could delay your funds.

You can track your application at:

- **England:** ***https://www.gov.uk/student-finance-register-login***
- **Wales:** ***http://www.studentfinancewales.co.uk/***

You can find more information on getting paid at:

- **England:** ***https://www.gov.uk/guidance/getting-your-first-student-finance-payment***
- **Wales:** ***http://www.studentfinancewales.co.uk/payment***

"Interest is added from the day you receive your first payment until your loan is repaid or written off. For students starting university or college in 2026/27, the write-off period is typically 40 years"



It's best to apply as soon as possible when the application service opens

MY PARENT OR PARTNER'S INCOME HAS GONE DOWN. HOW WILL THIS AFFECT MY STUDENT FINANCE?

Some student finance is based on household income, so we'll ask your parents or partner to provide financial details.

If your household income has dropped by at least 15% compared to the previous tax year, you can apply for a reassessment using Current Year Income (CYI).

You must first provide details from the previous tax year before this can be considered.

Rules for CYI vary depending on where you live and the type of funding you are applying for:

- **England:** ***http://www.gov.uk/support-child-or-partners-student-finance-application/current-year-income***
- **Wales:** ***http://www.studentfinancewales.co.uk/current-year-income***

WHEN DO I HAVE TO REPAY MY LOAN?

You usually start repaying your Tuition Fee Loan and Maintenance Loan from:

- **the April after you leave your course**
- **the April four years after your course started, if you're studying part-time**

You'll only repay your student loan when your income is over the threshold amount for your repayment plan.
Repayments are based on your income, not the amount you borrowed.
Interest is added from the day you receive your first payment until your loan is repaid or written off.
For students starting university or college in 2026/27, the write-off period is typically 40 years.

Repayments are collected through the tax system. You repay:

- **9% of earnings above the threshold (undergraduate loans)**
- **6% for postgraduate loans**

Repayments are taken automatically through PAYE by HMRC, while SLC manages your loan account.
You can check your balance using SLC's Online Repayment Service. Toward the end of repayment, you may be invited to switch to Direct Debit to avoid overpaying.

Find out more: ***http://www.gov.uk/repaying-your-student-loan***



HOW CAN I STAY SAFE ONLINE?

Fraudsters may send phishing emails pretending to be from SLC, Student Finance England or Student Finance Wales, asking for personal or financial information. This is particularly common around payment dates in September, January and April.

To stay safe:

- **Always check websites are secure**
- **Never share personal information online**
- **Be cautious with emails, links and attachments**

Report suspicious emails to:
fcpu_alerts@slc.co.uk

Learn more: ***http://www.gov.uk/guidance/phishing-scams-how-you-can-avoid-them***

WHERE CAN I FIND OUT MORE?

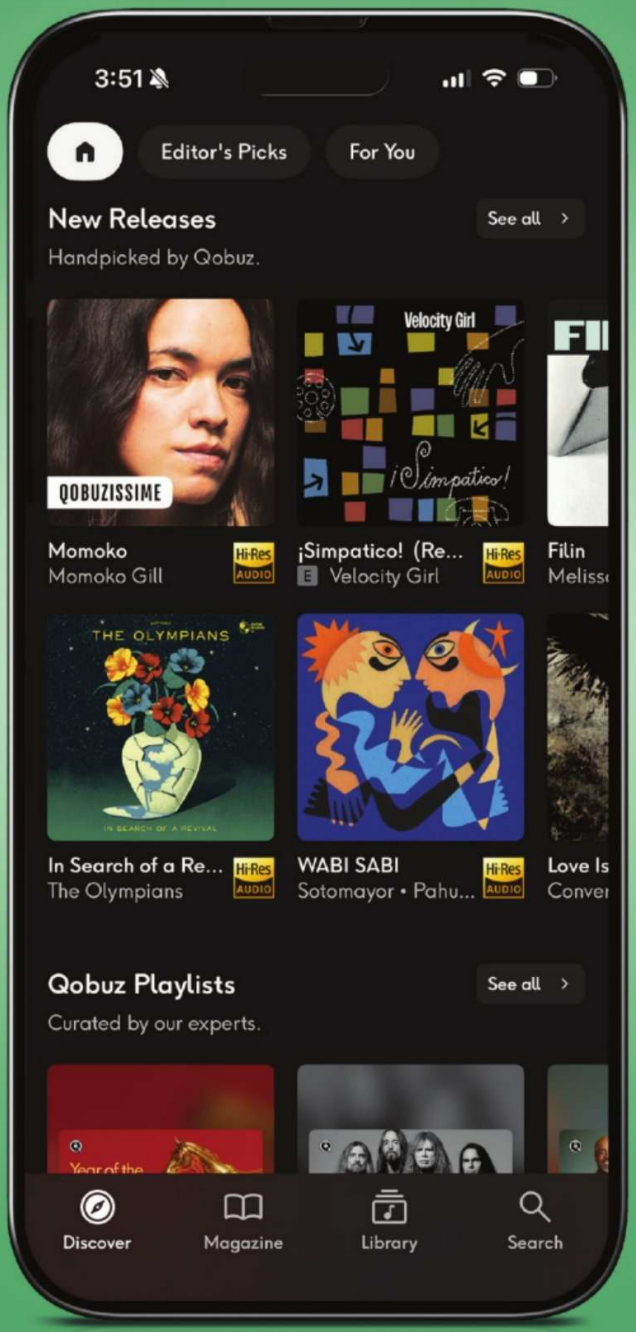
- ***www.gov.uk/student-finance***
- ***https://studentfinance.campaign.gov.uk/***
- ***https://www.ucas.com/money-and-student-life/money/student-finance/student-finance-england***
- ***https://www.studentfinancewales.co.uk/***
- ***https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement/***

You can also watch guidance videos:

- **Student Finance England:** ***www.youtube.com/user/SFEFILM***
- **Student Finance Wales:** ***www.youtube.com/SFWFILM***

Follow on social media:

- **Student Finance England:** ***Facebook, X and Instagram (@SF_England / studentfinance_england)***
- **Student Finance Wales:** ***Facebook and X (@SF_Wales)***



Hi-Res AUDIO

Download on the App Store

GET IT ON Google Play

qobuz
REDISCOVER MUSIC

MUSIC STREAMING,
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Independently owned and artist-first

Human-curated playlists and editorial

Over 100 million tracks in
the highest quality

TRY THE QOBUZ STUDENT PLAN
FOR ONLY £4.99/MONTH



qob.uz/nasma



Save on Uni Bills With MoneySuperMarket

Learn the basics of insuring your car and belongings, building your credit score, and choosing the right broadband package from MoneySuperMarket and discover the benefits of joining SuperSaveClub

Starting university or moving into your own place can be exciting, but it also means there's lots that you'll be managing on your own for the first time.

From sorting out insurance to getting your broadband up and running, and making sense of credit scores, here are a few basics that can make your new independence smoother and more secure.

PROTECTING YOUR BELONGINGS WITH INSURANCE

Nearly half of UK renters don't have insurance for their belongings,[1] which means it's up to them to cover replacement costs if something happens. Contents insurance protects your possessions in case of theft, fire, or flood, and can include tenants' liability cover for accidental damage to your landlord's property. You can also add extra protection for gadgets and accidental damage if needed.

Top tips:

- If you're in student halls, check if contents insurance is included. Also, your parents' home insurance might cover some of your belongings.
- Items that you take out and about, like your phone or your laptop, may not be covered outside of your accommodation with a standard renters' insurance policy. For these items, you'll need to add personal possessions cover – or out of home cover.
- Contents insurance may offer extras like cover for bikes or moving, but benefits vary - so compare policies to find the best fit.

START BUILDING YOUR CREDIT SCORE

A credit score is a number given to you by a credit reference agency that tells lenders how likely you are to pay them back if you take out a loan, credit card or even a mobile phone contract.

In the world of credit, not having a credit score is seen similarly to having a bad credit score. It can be difficult to take out a loan or credit card without one, so now is a good time to start building it.

Here's how to build yours:

- Get on the electoral roll
- Build your credit history with a current account or credit card
- Pay your bills on time
- Don't use all available credit on a credit card
- Close unused credit card accounts
- Check your credit report accuracy

Top tips:

- If you share bills with your flatmates and your name is on them, missed payments could impact your credit score. Agree on a payment plan together to simplify bill payments and avoid the mistakes of your flatmates affecting your credit score.
- Use your credit card wisely to avoid negatively affecting your credit score: limit your use to what you can afford without it and don't skip a payment.



Advice from MoneySuperMarket personal finance expert Kara Gammell:

"If you're struggling with debt or if money worries are getting you down, you're not alone. Our Money Talks campaign found only 1-in-5 people have opened up about their financial stress,[2] which can have a serious impact on mental health.

"Be it a parent, a trusted friend, or your college or student services like NASMA, there is help out there.

*"Visit **www.moneysupermarket.com/moneytalks/** for more advice on dealing with financial stress and who to talk to when debt is bringing you down."*

CAR INSURANCE

For young and new drivers, car insurance can be very expensive. The average cost of car insurance for a student living away from home is £1,124.70[3] per year.

Here's how to cut the cost:

- Add an experienced driver to your policy as a named driver.
- Increase your voluntary excess, but make sure you can afford it if you do need to make a claim.
- If you only drive a few times a year, consider short-term or temporary car insurance instead.
- Make sure your car is registered to your main address; if that's at university, make sure to update your insurer.
- Renewing insurance between 20-29 days before your policy's expiry date will help you get the best price.[4]
- Telematics car insurance rewards good driving with discounts. Consider getting a black box to reduce your premiums over time.
- Shop around on MoneySuperMarket and compare quotes to find the best deals and earn rewards.

BROADBAND

Here are some tips on how to find the right broadband contract for you:

- Get the right contract length. Shorter, flexible contracts are ideal for students who move accommodation each year.
- Some providers offer deals specifically for students which are worth browsing. While these might not be the cheapest deals on offer, they usually have contracts geared towards students' needs and sometimes come with unique perks and benefits like vouchers and discounts.
- It's not always cost effective to pay for top broadband speeds if your area doesn't have the availability. Before you shop, check the average speeds in the area.

JOIN SUPERSAVECLUB

When you join MoneySuperMarket's SuperSaveClub you unlock a world of benefits. Not only can we help you get cheaper insurance, broadband, credit cards and more, but we'll reward you when you purchase a qualifying product through MoneySuperMarket.

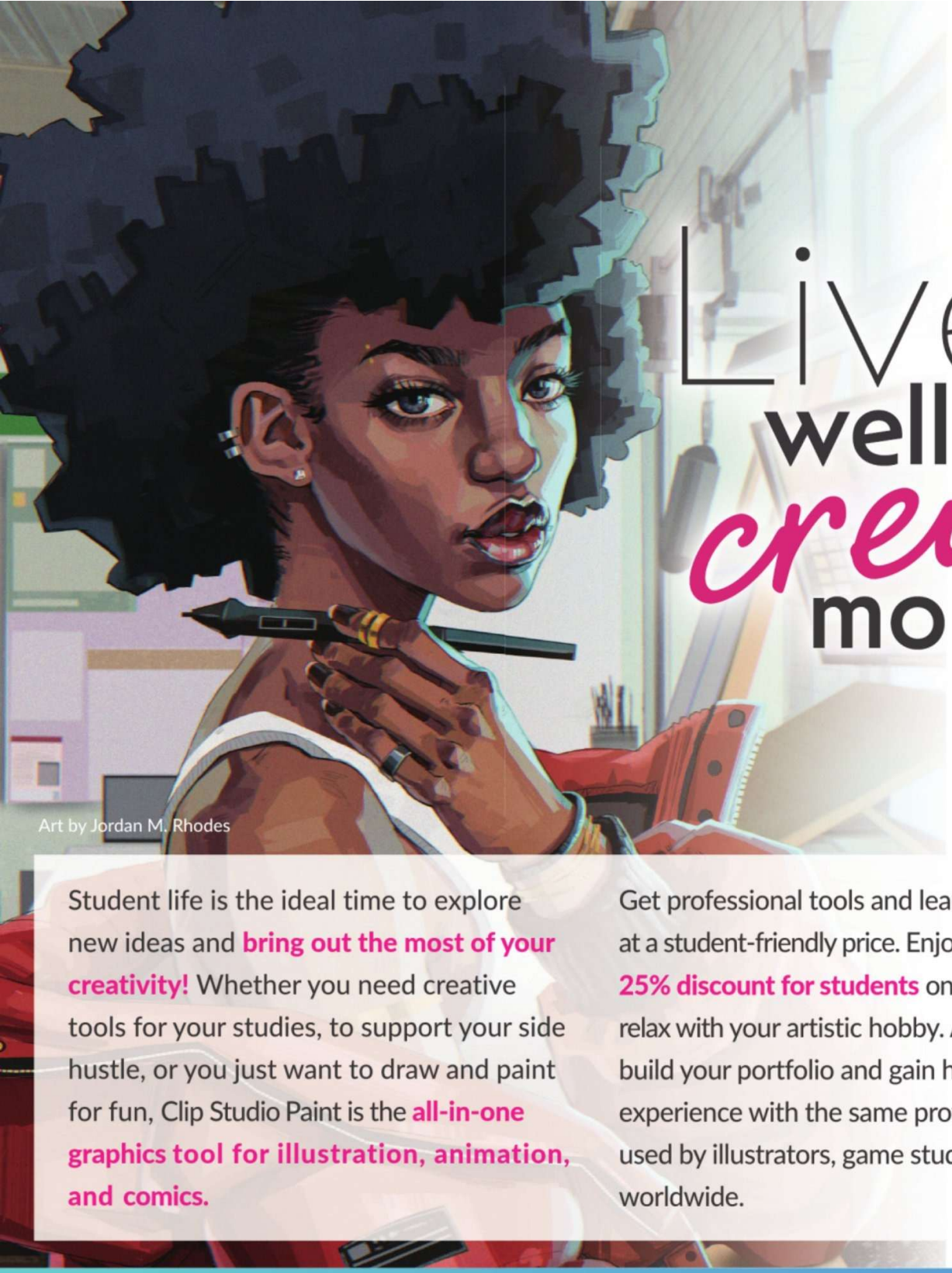
Membership is free when you buy a qualifying product through MoneySuperMarket, and you could claim these great rewards:

- Earn up to £20 every time you buy a qualifying product through MoneySuperMarket
- A year of free experiences at UK attractions worth £180[5]
- Earn up to 10% cashback from top brands, including Sainsbury's, Morrisons, Asda, Dominoes and more
- Refer a friend and both of you can earn a reward up to £20

MONEYSUPERMARKET



1. MoneySuperMarket Household Money Index September 2024 edition
2. Money Talks 2025 Report: The Youth Tax [https://www.moneysupermarket.com/moneytalks/]
3. Based on car insurance policies sold through MoneySuperMarket between 01/01/2026 and 19/07/2026.
4. Based on the median annual price by the number of days to policy start date for car insurance policies sold through MoneySuperMarket between April 2026 and June 2026.
5. Based on 1 visit per month – average ticket value £15.30 (Oct 24)
   Visit https://www.moneysupermarket.com/super-save-club/terms/ to see the full terms and conditions for SuperSaveClub.



Live well, create more

Art by Jordan M. Rhodes

Student life is the ideal time to explore new ideas and **bring out the most of your creativity!** Whether you need creative tools for your studies, to support your side hustle, or you just want to draw and paint for fun, Clip Studio Paint is the **all-in-one graphics tool for illustration, animation, and comics.**

Get professional tools and learn creative skills, all at a student-friendly price. Enjoy a **year-round 25% discount for students** on selected plans to relax with your artistic hobby. At the same time, build your portfolio and gain hands-on experience with the same professional tools used by illustrators, game studios, and animators worldwide.

Creative tools at your fingertips

- 10,000s of free brushes, textures, and patterns
- Simple Mode on tablets so you can draw wherever you are
- CMYK preview to prepare your artwork for print
- Easy to draw clean, smooth lines and shapes
- 3D tools to help you create with confidence
- Dedicated tools for animation and comics
- Support for multi-page projects like art books or graphic novels

From planner templates to design sheets and full-length animation projects, you can **create all kinds of pro-level artwork.** Clip Studio Paint is packed with handy features that **support human creativity and help you improve with every line** you draw.

Join a lively community of art contests, art tutorials, and assets, all while leveling up your skills and creating beautiful art.



Art by ICHI

From doodles to dream career



Art by Minerva Lizeth Gonzalez

Explore your creative side on your tablet, PC, or even your phone, wherever you are.



Art by Ayang Cempaka

Create merch, stickers, postcards, or digital assets for your own business.



Art by Juaco Garin

Develop industry-ready skills to join professional animation, game, and design studios.

CLIP STUDIO PAINT

Download on the App Store

GET IT ON Google Play

https://www.clipstudio.net/content/student-discounts/en/

Clip Studio Paint is available for all major platforms: iPad, Android, Windows, macOS, and iPhone.

Get started with a free trial of up to 3 months and enjoy an exclusive 25% off discount on plans for students.



"The halls of residence are usually very close to campus and so reduce commuting time and provide easy access to facilities, libraries and on-campus social life"

HOME AND AWAY

Taking Your First Steps to Student Accommodation

There's a plethora of information and tools available to help make the transition from home to student accommodation a little easier, as **Darren Lock** explains



The private rental route tends to open up from the second year

Moving on from further education to higher education can be quite daunting, leaving your old college and striking out to embark on a course that will take you away from home for three-or-so years and that will have you familiarising yourself with a new educational environment, new lecturers and peers who are in a similar position to you.

While some may opt to remain close to the family abode and study within commuting distance, many also have the added pressure of uprooting their home life completely and moving closer to those beacons of study they've committed to. This in itself throws up a whole new basket of problems and stresses for you to consider. But don't panic just yet, there's a plethora of information and tools available to you to make this transition easier and a bit clearer. »

Say *Hello* to Yugo.

Yugo is for students and powered by students. This approach is designed to enhance their overall experience throughout and beyond university and college life, and empower students to live their best lives with purpose and impact.

We're not just about housing - we're about creating vibrant, sustainable, and supportive spaces where students can thrive.

This allows us to adapt to and anticipate market demands and address the areas that really matter to Gen Z, and the fast-approaching Gen Alpha.

1	14	120+	280+	160,000	27%
ultimate experience	countries	cities	communities	student customers	of our workforce is made up of students



VISA RB Cash App FORMULA ONE TEAM

In 2025, Yugo became the exclusive student accommodation operating partner of Visa Cash App Racing Bulls (VCARB), giving students unprecedented access to unique opportunities and experiences inspired by the world of Formula 1.



Live your best life.

Our Live Your Best Life (LYBL) program brings together insights from our extensive experience in student housing and research to deliver an award-winning global student experience.

It fosters lifelong friendships through learning, engagement in sustainable initiatives, and a supportive environment where students can truly live their best lives.

Since its inception, LYBL has reached over 220,500 students worldwide, and we continue to evolve this offering.







Our student led approach is built on three core pillars:

yugoeco

Focusing on sustainability, we empower our students and employees to reduce their environmental impact through initiatives such as carbon literacy training and reducing single use plastics across our properties.

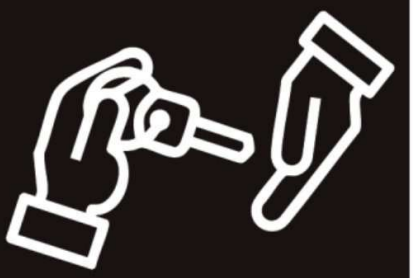
yupro

Recognising that 62% of students worry about career opportunities post graduation, we offer internships graduate programs and career resources. We also proudly employ students who make up 27% of our workforce.

yugrow

We foster community inclusion and wellness, allowing students to develop realistically in ways that enhance both their personal growth and community engagement.

For more info visit **yugo.com**



UNIVERSITY HALLS REMAINED THE MOST COMMON OPTION FOR FIRST-YEAR STUDENTS AT 30.5% IN 2023/24 THOUGH THAT FIGURE HAS DECLINED FROM 41.8% IN 2014/15 DUE TO PRIVATE RENTALS AND OTHER OPTIONS INCREASING AS ALTERNATIVES

(Education Policy Institute)



THE AVERAGE MONTHLY NATIONAL RENT FOR STUDENT ACCOMMODATION IN THE UK IS £575 – A MODEST 2.1% INCREASE YEAR-ON-YEAR

(Save the Student National Student Accommodation Survey 2026)

"Renting from the university typically includes all the bills including electricity, water, heating and wi-fi/ internet access – so it's a fixed cost that you can budget around"

CHOOSING WHERE TO LIVE

The first decision to make is whether to stay at the university provided halls of residence or to go down the private rental route. Both have their advantages and disadvantages in convenience, cost and support. The halls of residence are usually very close to campus and so reduce commuting time and provide easy access to facilities, libraries and on-campus social life. Renting from the university typically includes all the bills including electricity, water, heating and wi-fi/internet access – so it's a fixed cost that you can budget around.

The halls of residence route will also give you security and support that you don't get when going private, such as 24/7 security, CCTV, on-site staff for emergencies, welfare or maintenance work. You will also find a built-in social environment in these halls with shared kitchens and common rooms, which will make it easier to socialise, especially in that difficult first year.

Other benefits of going into the halls of residence include access to university facilities such as the laundry, gyms and study spaces. Universities are often exempt from private tenancy rules and fixed-term contracts provide certainty about move-out dates and don't tend to require a guarantor. Halls of residence are often recommended and prioritised for first-year students and the private route tends to open up from the second year.



Work out your rental costs



There's lots to consider prior to move-in day

Of course, while you cannot choose your family, it would be nice to be able to choose your housemates but this might not be so simple. If you choose to live in a hall of residence, then you will be expected to adhere to the universities' expectations and so life may be a little calmer than renting privately, where behaviour might not be so closely monitored.

With an idea of exactly where you're going, you can now start to reach out to more specific organisations that deal with student accommodation. Every university has a dedicated housing office and they will provide information about university managed halls of residence, which are often given precedence and priority to first-year students. They will talk you through the application process, deadlines and the cost and various room types available. They can also give you advice about private rented options and have a list of recommended landlords or estate agents dealing in student rentals. All these services are usually available via the university websites (search under "accommodation" or "halls") or contact them directly when you have your offer. »

Rent with confidence Protect your money

Renting your first home is exciting, but small mistakes can lead to unexpected costs at the end of your tenancy. Understanding where things can go wrong helps you avoid unnecessary deductions and protect your money.

Top 5 Steps for a Successful Tenancy

1 Sign your tenancy agreement
Read it carefully and make sure you understand your responsibilities, including rent, notice periods and how to report issues.

2 Check your inventory
Go through it at the start of your tenancy and report any missing or damaged items straight away. This protects you from being charged for existing damage.

3 Look after your home
Keep it clean and tidy, look after fittings and furniture, and be mindful of your neighbours.
A well-looked-after home makes for a happier tenancy for everyone.

Top Tip!

Looking after your home and communicating well helps protect your deposit and makes renting a positive experience for you, your landlord and your agent.

← Click for more top tips

A deposit will usually be required

For most tenancies, your landlord or agent will ask for a deposit. This is held to cover any damage, missing items, cleaning or unpaid rent at the end of your tenancy. Look after your home, follow these steps and it should be returned to you in full.
Your deposit is your money. Look after your home and follow the right steps so it can be returned to you.

Who are we?

Since 2016, flatfairhas helped tenants across the UK **save £1000's** by making deposits **simpler** and more **transparent**. Trusted by thousands of tenants and rated **Excellent on Trustpilot**, we provide **expert guidance** throughout your tenancy.

flatfair

Excellent ★★★★★ Trustpilot

Photo by Toa Heftiba on Unsplash

More knowledge. More Support. More Savings.

4 **Communicate with your agent or landlord**
Report issues early and keep a record of any maintenance requests. Clear, polite communication helps prevent small problems becoming big ones.

5 **Work together for a smooth tenancy**
Respect each other and follow the terms of your agreement. This helps build trust and ensures a better experience for all.

Deposits explained, & how Student Shield has your back

Understand your deposit. Protect your home. Move out with confidence.

What is a tenancy deposit?

Your landlord or agent will often ask for a deposit when you move in. In most cases, it will be held in a government-approved tenancy deposit scheme.

The deposit acts as security against:

- Damage beyond normal wear and tear
- Missing items from the inventory
- Cleaning below the check-out standard
- Unpaid rent (where applicable)

Your rights in brief

By law, your deposit must be:

- Protected in a government-approved scheme within 30 days of apyment
- Prescribed information provided to you
- Returned to you (or agreed in writing) at the end of your tenancy

Avoid the most common deductions

- **Damages:** Ensure you reportdamage early,not wait until you move out
  Missing Items: Check your inventory matches your move in
- **Cleaning:** Clean as your go and give it your best clean before you go
- **Unpaid rent:** Pay on time - every time!
  If you're struggling, speak to your agent early

flatfair Student Shield

How Student Shield can help

- **FREE £10 Greggs eGift Card**
- **Save money with exclusive discounts and perks**
- **We help you avoid £££'s in deposit deductions**
- **Understand your rights when dealing with your landlord or letting agent**
- **Get support with repairs, damp and mould**
- **Access the Student Resource Hub packed with renting tips and advice**

Expert guidance and tools to help you understand your responsibilities.

Search flatfair.co.uk/student

Discover more

Claim your FREE £10 Greggs Gift Card →

alongside hundreds in savings!*

*Terms and conditions apply. See website for full details of this offer
flatfair.co.uk/student

TOOLS AND RESEARCH

If you do decide to settle at a university hall of residence, you may wish to check out ***studentcrowd.com***, which provides a comprehensive listing and review of accommodation from across the country, all authentic feedback from verified students. Each listing features a ratings system based on campus/facilities, clubs and societies, student union, careers service and internet/wi-fi. These are marked with a five-star system and a small write-up from every student that makes a rating.

Meanwhile, ***accommodationforstudents.com*** is a search engine that allows you to see what rooms are available in the area you're considering. This site provides listings for halls, houses and flats over the UK and you can even view the listings on a map view. The website also has up to date guides giving advice to students seeking accommodation.

Other tailored websites to consider include ***unihomes.co.uk***, ***universityliving.com*** and ***unitestudents.com***. Meanwhile, regular estate agent sites also have student sections for you to explore; these include ***rightmove.co.uk***, ***zoopla.co.uk*** and ***spareroom.co.uk***.

As with any move, it's nice to get an idea of the immediate area. Before the internet, this would have been done with some prodigious use of shoe leather, but now you can do all your research and footwork from the comfort of your device, whether it be mobile phone, tablet or PC. Of course, the geography of the situation is something to greatly consider as the closer you are to your university, the easier and cheaper your travelling costs (footwork vs the commute), though a premium will be paid the closer you go.

So initially you may want to consider using Google Earth and the Street View function to remotely get an idea of where exactly the university is and the areas you might want to live. Once you've become familiar with the layout, you might want to start doing some further research into what the locals think of the immediate area. There are many websites out there that will give you an idea how good and bad residential locations are by postcode.

Findahood.com is a search engine that allows you to look for a very specific neighbourhood for you to settle. You can search via age group, living arrangements, green spaces, crime rate and whether there's a garden or not.

Once you've found a location that matches your needs you could then use a website such as ***crystalroof.co.uk*** to dig deeper into the statistics. This site allows you to



The property should suit all your housing needs

"Every university has a dedicated housing office and they will provide information about university managed halls of residence, which are often given precedence and priority to first-year students"



WEBSITES TO CONSIDER

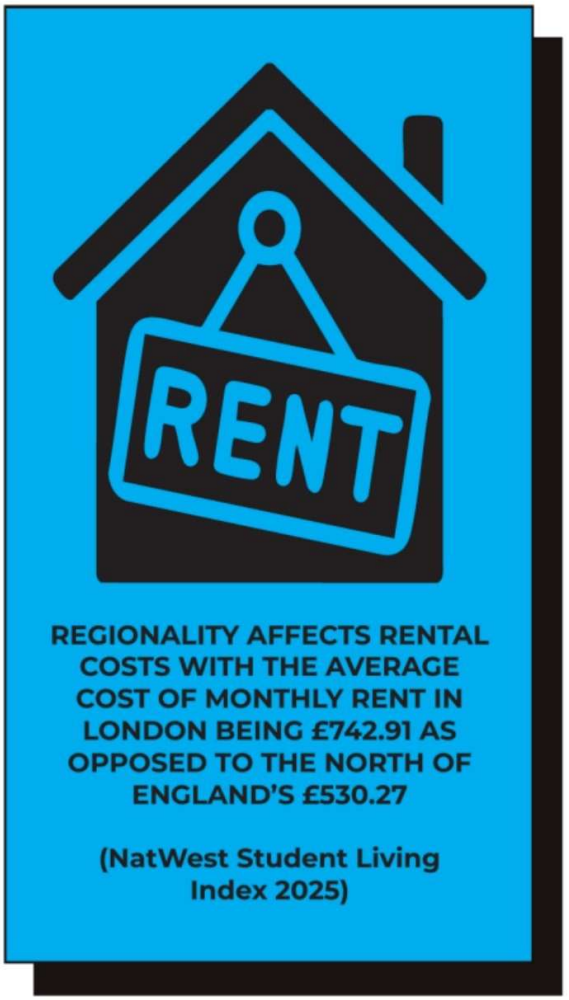
The best way to get to know an area is to walk around it virtually, so check out Google Maps and the Street View functionality to help you find your way: ***https://www.google.com/maps***

If you need to dig deeper into the demographic make-up of an area, consider using a site such as Crystal Roof that allows you see useful information at a postcode level: ***https://crystalroof.co.uk***

For university specific information about crime and safety and university league tables, check out The Complete University Guide: ***https://www.thecompleteuniversityguide.co.uk***

For good advice about halls of residence vs private options, look up the UCAS accommodation advice pages: ***https://www.ucas.com/money-and-student-life/student-life/accommodation-advice/how-to-find-the-right-student-accommodation-for-you***

To get an idea of what student accommodation is really like, check out StudentCrowd which features reviews and ratings from verified student sources: ***https://www.studentcrowd.com*** ■



REGIONALITY AFFECTS RENTAL COSTS WITH THE AVERAGE COST OF MONTHLY RENT IN LONDON BEING £742.91 AS OPPOSED TO THE NORTH OF ENGLAND'S £530.27

(NatWest Student Living Index 2025)

search by postcode, letting you narrow down your search to a specific road and then it will tell you the demographic breakdown of that locality and provide quite detailed insights such as the average income, whether or not the area is deprived, the crime rates and the ethnic and religious make-up of the neighbourhood. It will even tell you if there's a potential of a flood risk or a noise nuisance and the sources of such issues as well as the locations of local public transport and notable amenities such as supermarkets, pharmacies and GP practices – all important information to those who are in transit.

Of course, sometimes things don't always run smooth, especially when it comes to finances. If you're having trouble making ends meet, there are Student Finance and Maintenance Loans and in extreme cases your university can make hardship funds available and sometimes bursaries and scholarships are available for applicable students who meet certain criteria (low income or disabled students, for example). For further reading, check the UCAS student finance pages: ***ucas.com/student-finance***.

Loved by people who love iced coffee.

(and their wallets)



Arctic Coffee **How Refreshing**

Great coffee shouldn't require a bank loan.

That's why we keep things simple:

330ml on-the-go cartons for about **£1.**

1L cartons for around **£2.**

A great deal all round.

So whether it's the 9am lecture or the 9pm night out - we don't judge. We just make really great coffee at refreshingly affordable prices.

And great ingredients shouldn't cost the earth.

Creamy Devonshire Milk, 100% Rainforest Alliance Certified coffee beans available with that extra boost of caffeine or decaf. The choice is yours. So you can skip the long café queues and still have some change in your back pocket.

Tag us for a chance to some freebies #ArcticSMM






@arcticicedcoffee

Available in most supermarkets.

4 reasons why budgeting matters

Fed up of never having money and always being in debt? Learn the art of budgeting, as **Michelle Higgs** explains





“Making and sticking to a budget means you might not need to dip into your overdraft, or worse, go over it”

Everyone knows that the maintenance loan isn’t enough to cover all your living expenses, especially in the current cost of living crisis. There will always be a shortfall. But that doesn’t mean you have to be the stereotypical student who ends up in debt.

If you can learn how to budget, you can make the most of life at uni without having to worry about your finances. You could even have money left over at the end of the month to treat yourself to new clothes, music or nights out, or even to save towards a holiday.

If this sounds too good to be true, it really isn’t. Listing out all your expenses is an empowering thing to do. That’s because when you see the facts in black and white, you’re more likely to stick to your budget, but it can be tricky to start with if you’ve never budgeted before.

Not sure budgeting is worth the effort? Here are four ways it can help see you through uni. »

10 ways to make your money go further this term

Hit the ground running in your first months of uni with these tips and Biscuit, the free-to-open bank account from Zopa built to help students get more from their money.



1. Start with a bank account that does more

Opening the right bank account is the single most useful thing you can do for your money. Look for one that, like Biscuit, doesn't charge you a monthly fee and lets you organise money into separate pots for easy budgeting.

2. Put your loan to work while it sits there

Your loan lands as a lump sum, three times a year. Put it in a bank account that earns interest on the balance, and you get paid just for having it there.

Not many banks pay interest on your current account balance, so look around to see what's out there. With Biscuit, you get interest on your bank balance as standard. Literally free money.

> With Biscuit, you get interest on your bank balance as standard. Literally free money.

Biscuit is the bank account that pays you back.

- Get 2% cashback on up to £125 of Direct Debits each month
- Earn 2% AER* (1.98% gross**) variable interest on your bank balance
- Grow your dough with a 7.1% AER* (6.87% gross**) variable Regular Saver

Find out more at zopa.com/current-account

3. Track your spending

The students who run out of money in November usually have one thing in common: they don't know where it went.

Checking your spending by category – food, going out, subscriptions – only takes 5 minutes if you've got a decent bank app and it can be genuinely surprising.

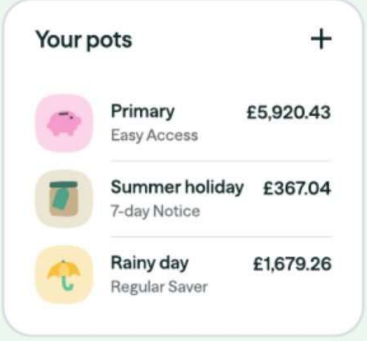
With Zopa, you can go one step further. Talk to it like a person and ask questions, like:



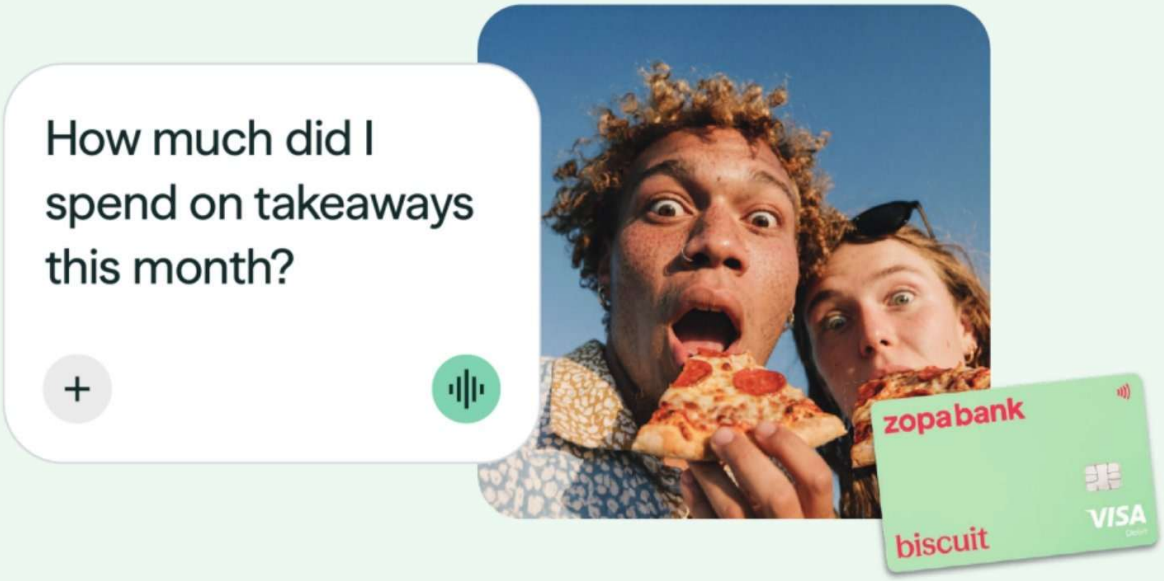
4. Give your food budget its own pot

Food costs can be up and down and it's an easy way to overspend. Some bank accounts, including Biscuit, let you create pots – a way to keep money separate from your main bank balance.

Put a set amount in a Food pot at the start of each week – having the money physically separate makes it much easier to stick to a budget.



zopa bank



> If you're heading away, check if your bank charges fees for spending on your debit card abroad. With Biscuit, you get the real Visa exchange rate and nothing added on top.

5. Avoid surprise fees abroad

If you're heading away – cheap weekend trip, summer of interrailing, study-abroad stint – check if your bank charges you for spending on your debit card abroad. With Biscuit, you get the real Visa exchange rate and nothing added on top. Just bear in mind that you might pay a fee if you withdraw cash from an ATM abroad.

6. Split bills without the awkwardness

House dinners, shared Ubers, a round at the SU bar – small, shared costs add up and chasing your mates for money is no fun. With Biscuit, you can take a photo of a receipt and split it between everyone instantly, ask it to split last night's dinner, and even request money from a friend.

> Take a photo of a receipt and split it between everyone instantly.

7. Use every discount going

Your student email is worth more than you might think. TOTUM, UNiDAYS and Student Beans give you discounts across things like food, clothing and travel. Check them before you buy anything.

8. Set a going-out budget that actually works

Be honest about how often you go out and what you spend. The Zopa app can tell you what you're actually spending, help you come up with a budget, and ring-fence it in a Going Out pot. You can even get the app to send you an alert when you're close to maxing out your budget.

> Ask the Zopa app things like 'how much have I spent on going out this month?' or 'what's my most expensive habit?' and even 'do I have enough money to get to the end of term on 12th December?'

9. Earn cashback on your bills

If you've got to cover things like broadband, insurance, or your phone contract, you'll probably need to pay by Direct Debit – and some bank accounts will give you cashback on them. Biscuit pays 2% cashback on up to £125 of Direct Debit bills every month. Hello, free money.

10. Ask for help

Managing money properly for the first time is properly hard, and most students are all figuring it out as they go. If you're feeling the overwhelm, know that you're not alone – and that there's real help available.

At your university's student advice or welfare service, there's practical support from people who help students with exactly this every day.

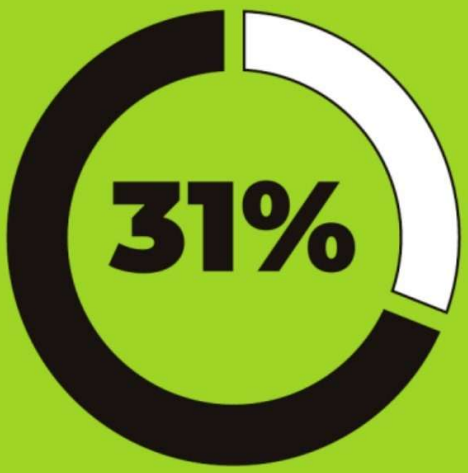
Remember that your bank can provide support too. Ask the Zopa app questions about your money – 'can I afford this?', 'how much did I spend on Deliveroo this term?', 'what's left after my rent goes out?' It's a non-judgy way to get genuinely useful intel on your spending.

> Biscuit pays 2% cashback on up to £125 of Direct Debit bills every month. Hello, free money.

It only takes a few minutes to open a Biscuit bank account and it won't have any impact on your credit score.
Get started at zopa.com/open-bank-account-online

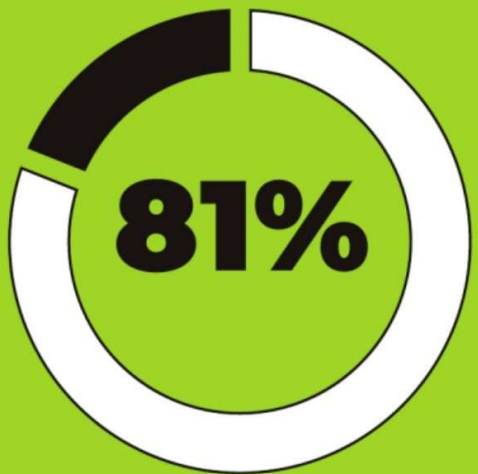
Biscuit bank account rates and benefits are correct as at 10 July 2026 and may change. Visit zopa.com/current-account for the latest details. 18+ UK tax residents only. T&Cs apply.

*AER stands for 'annual equivalent rate'. We pay you interest on a monthly basis, but AER shows you the rate you'd get if this monthly interest was compounded and paid once a year instead. **We pay gross interest, which means nothing is deducted for tax.



31% OF STUDENTS HAVE THOUGHT ABOUT DROPPING OUT BECAUSE OF MONEY WORRIES

(National Student Money Survey, Save the Student, 2025)



81% OF STUDENTS USE A BANKING APP (DIGITAL/TRADITIONAL) TO BUDGET MONEY

(NatWest Student Living Index, 2025)



Running the numbers to keep on budget is key

1 PREVENTS DEBT AND OVERDRAFTS

Making and sticking to a budget means you might not need to dip into your overdraft, or worse, go over it. Remember, if you're offered an overdraft by your bank, it's a loan. It's not your money and you should never think that it is. And loans have to be paid back, usually with interest (with the exception of interest-free overdrafts). So if you budget realistically, it's more likely that you won't go over your agreed overdraft, so you'll pay less (or nothing) in bank charges or interest.

It's fine to use your interest-free overdraft, but going over it should always be a last resort. Think of it as a temporary fix or an emergency cushion, not something to dip into all the time. You should also allocate some of your budget towards paying off any overdraft you've used, usually when your student account reverts to the graduate version.

12 TIPS TO STICK TO YOUR BUDGET

1 Use a weekly budget, rather than a monthly one, as the shorter timeframe makes it easier to stick to.

2 Be aware of how much is in your bank account and what money is going out, and when.

3 If it helps you to feel more in control, use cash instead of a debit or credit card to pay for things.

4 Track your spending every day with a budgeting app so that you'll know how close you are to going over your budget.

5 Write a shopping list before you go to the supermarket and only buy what's on it; ignore special offers unless you were going to buy them anyway.

6 Only go shopping once or twice a week to avoid the high prices of convenience stores and buying unplanned 'extras'.

7 Learn to cook meals from scratch and buy supermarket own-brand goods to save money.

8 Instead of buying food and drink out, take a packed lunch and refillable water bottle with you.

9 Delay buying something online by putting it in the shopping basket but not checking out; you might have changed your mind the next day.

10 If you're prone to impulse buying, ask yourself whether you really need that item or if you can actually afford it.

11 Set an achievable goal to save X amount of money by a particular date to put towards festival tickets, a new phone, or whatever you really want.

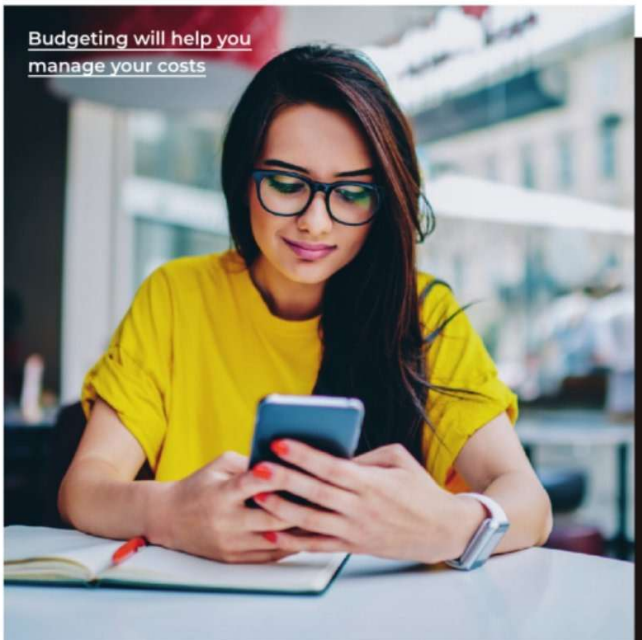
12 Display a visual reminder of your savings goal, e.g. a photo of a sunny beach.

2 REDUCES FINANCIAL ANXIETY

Worrying about your finances can adversely affect your sleep, your studies, your relationships and your overall health, both physically and mentally. Once you start getting into debt, it often feels like things are spiralling out of control and it's hard to see how the problem can be solved.

If you create and stick to a budget, you will always know where you are financially. You'll be in complete control of your money, living within your means, and you'll experience far less financial anxiety. And that is a very good feeling. You'll have a better idea about when bills are due, when there might be a tricky few weeks, and when you might need to plug some gaps with additional income from extra hours at a part-time job, completing surveys etc. »

"If you create and stick to a budget, you will always know where you are financially"



Budgeting will help you manage your costs

EYE CARE 101

Your simple guide to contact lenses for student life

Supported by

lenstore



Look after your eyes...

Take real breaks from screens

Long study stretches can strain your eyes, so try the **20-20-20 rule**: every 20 minutes, look 20 feet away for 20 seconds to reset during revision.

When exams need your full focus

During revision season, clear vision matters; regular **free Vision Express eye tests (worth £60)** help reduce strain and distractions when concentration counts.

...and your wallet

Stack your savings on day one

Combine your first-order discount with multipacks and free delivery to bring the price per lens down from around 65p to 42p **(a saving of up to 36%!)**

Keep saving without thinking about it

Save up to 19% with **Auto Reorder**. Set it and forget it or pause and cancel at any time.

Boost your savings with Lenstore

- ✓ 25% off your first order
- ✓ Free annual eye tests worth £60
- ✓ Fast and free delivery available
- ✓ Save 5% with Auto Reorder



25% off your first order

with code: **NASMA25**

Head to **lenstore.co.uk** now!

Ts&Cs: Discount applicable to new customers for lenstore.co.uk. Ends 31/08/2026. Only valid for UK customers. Discount cannot be combined with other promotions. Use code at checkout to claim.

3 KEEPS SPENDING IN CHECK

Creating and sticking to a budget helps you to see where you're overspending. It's easy to notice on your credit card or bank statement when you've had a splurge on clothes. But it's actually the smaller amounts that add up more, although they may not be immediately obvious. The classic example is if you buy a £3 latte in a coffee shop every weekday during term-time. That would be £15 a week, so over 11 weeks it would total £165. Over a university year, it's almost £500 – enough for a holiday!

Budgeting apps are really useful for identifying these smaller but regular amounts of overspending because they categorise what you spend your money on. You can then see where you could cut back, for example, with one latte a week rather than five.

4 BUILDS MONEY MANAGEMENT SKILLS

There are so many benefits to tracking and controlling your spending while at uni. In doing so, you will gain valuable money management skills. While you're a student, you can learn from any financial mistakes you make so that you don't make them again after uni.

Good money management skills are essential for life after university as you start your graduate career. If you can get budgeting right in your student years, you'll leave uni in a great financial position for the future. And if you're able to look after yourself financially, you could become fully independent from your parents or guardians earlier.



Work out your income and outgoings

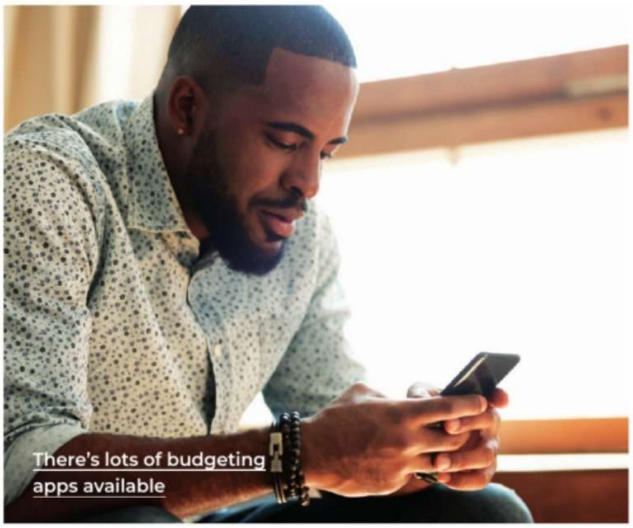
"There are so many benefits to tracking and controlling your spending while at uni. In doing so, you will gain valuable money management skills"

HOW TO MAKE A WEEKLY BUDGET

To create a budget, you can use an app, an online calculator or an old-school spreadsheet to work out your income and outgoings. Whichever way you do it, the same principles apply.

Start by adding up all the money you have coming in over one term. This could consist of your maintenance loan, any scholarships or grants, money from parents or other relatives, and earnings from part-time employment. The total is your termly income, so divide this sum by the number of weeks in the term to give you a weekly figure.

Now add up your compulsory outgoings over the term. This should include your rent and all your household bills such as gas and electric, water, broadband, phone, TV licence and contents insurance. As before, divide this total by the number of weeks in the term to get a figure for your compulsory outgoings per week.



There's lots of budgeting apps available

Finally, subtract your weekly compulsory outgoings from your income. The difference is the amount you have available for living expenses such as groceries, travel, clothes etc.

5 BUDGETING APPS

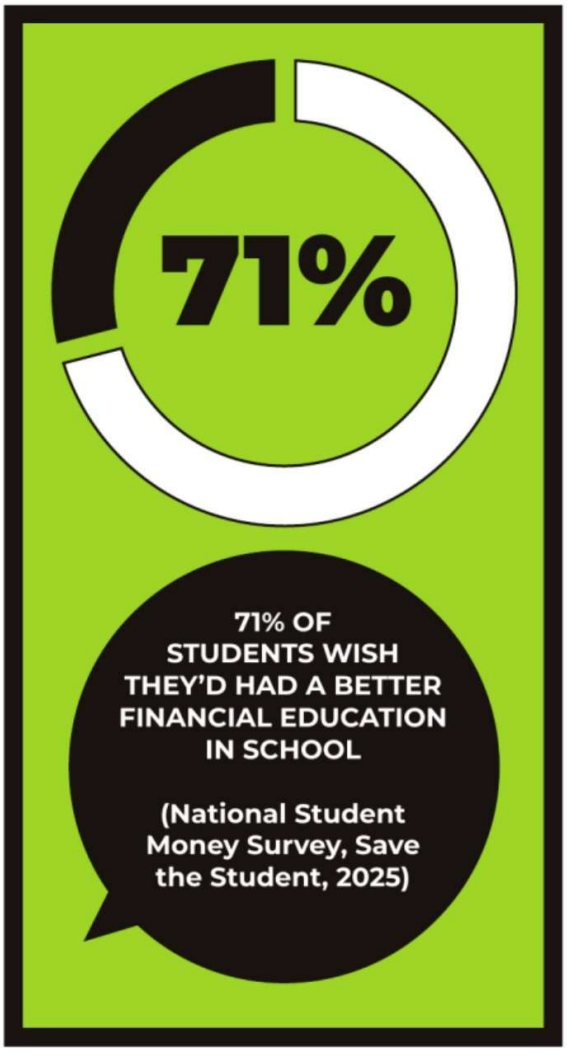
1 CHIP (Android, iOS, free; Chip X, £5.99 per month)
This clever finance app automatically moves small sums of money into your Chip account to put towards a financial goal, so you'll save money without realising it!

2 EMMA (Android, iOS, free; Emma Plus, £5.99 per month)
Use this great app to connect all your bank accounts, set realistic monthly budgets into Emma pots, and save money from what's left.

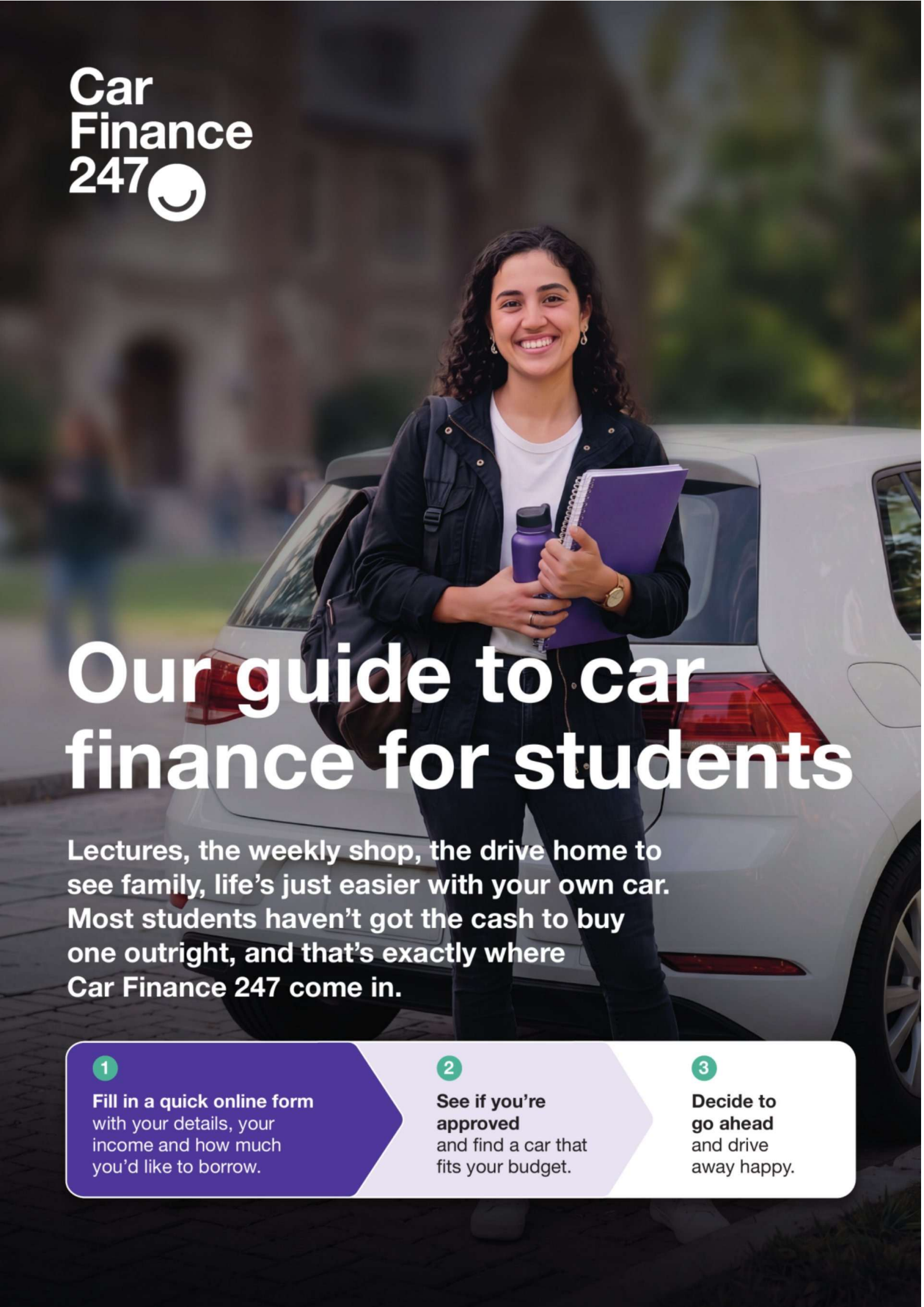
3 HYPERJAR (Android, iOS, free)
This all-in-one spending app includes a pre-paid debit card that's used to allocate your money into different digital 'jars', for example, groceries, clothing etc.

4 REVOLUT (Android, iOS, free; Revolut Plus, £3.99 per month)
With this all-in-one finance app complete with budgeting features, you can take control of your money, including putting spare change round-ups on card transactions into savings 'pots'.

5 SNOOP (Android, iOS, basic version free; Snoop Plus, £4.99 per month)
A useful money management app that helps you to grow your savings and make better use of your money by tracking spending and setting budgets. ■



Car Finance 247



Our guide to car finance for students

Lectures, the weekly shop, the drive home to see family, life's just easier with your own car. Most students haven't got the cash to buy one outright, and that's exactly where Car Finance 247 come in.

1. **Fill in a quick online form** with your details, your income and how much you'd like to borrow.
2. **See if you're approved** and find a car that fits your budget.
3. **Decide to go ahead** and drive away happy.

Can I even get car finance?

Being a student doesn't rule you out. Lenders just want to see you can handle the monthly payments, so they look at things like your income, your spending and your credit history.

Here's what a lot of students miss: no credit history isn't the same as bad credit. If you've never borrowed, you're not a risk, just an unknown. We work with lenders who look at the whole picture, not only a score. So don't assume the door's shut.

What if I already have car finance?

If your circumstances have changed since you took out your deal, refinancing means swapping it for a new agreement to pay off the old one. It could help ease payments or turn a looming PCP balloon payment into more manageable monthly ones.

It's not for everyone. Please bear in mind that spreading your outstanding loan over a longer term can reduce the monthly repayment, but may increase the total amount of interest payable.

HP or PCP?



Ownable

Hire Purchase

You pay off the car plus interest over an agreed term, and then you own it outright at the end.



Flexible

Personal Contract Purchase

Generally these are lower monthly payments. At the end you can either pay the final lump sum to own the car, trade it in, or hand it back.

A few things worth knowing

What lenders want to see

- Proof of ID and address
- UK bank account and driving license
- Proof of income or employment

Things that could help

- Save a deposit
- Register on the electoral roll
- Choose a car that fits your budget

Don't forget

Fuel, insurance, tax and MOTs all add up too, it's all worth budgeting for before you commit.

Get your quote here

Rates from 8.9% APR. Representative 19.5% APR. Car Finance 247 Limited is a credit broker, not a lender. Credit is subject to status and eligibility.

Representative Example: Borrow £12,000 over 5 years with a £0 deposit. Representative 19.5% APR fixed rate. Monthly payment: £304.38. Option to purchase fee £10 payable. Total cost of credit: £6,272.80. Total amount repayable: £18,272.80.

ADDITIONAL FUNDING

Need help with getting through uni when it comes to finances? There are many resources in addition to a student loan you may not even know about, explains **Claire Muffett-Reece**





Find out more about funding to help your studies

"If you excel at sport, music or other types of extracurricular activities you'll also find that universities offer scholarships"

Student loans are all well and good while you're studying, but repaying after you've finished your course or degree isn't. Depending on the plan chosen and what area of the UK you live in, when you hit a certain income threshold all plans require you to pay back nine per cent of your income – and for many that can take a good few years to give back in full. However, it isn't all doom and gloom when it comes to how much impact these repayments can be, as you might not need to borrow as much as you thought. How? By seeing if you're eligible or can apply for any of the following financial help. »

Quilter Invest

Building your financial future:

5 smart money moves to start early

There's a common belief that investing and pensions are things to think about later in life. Not true. The earlier you start building good financial habits, the more time your money has to grow. Whether you're putting money aside for future goals, investing for the long term, or starting a pension, Quilter Invest gives you tools and support to help you g et started with confidence.

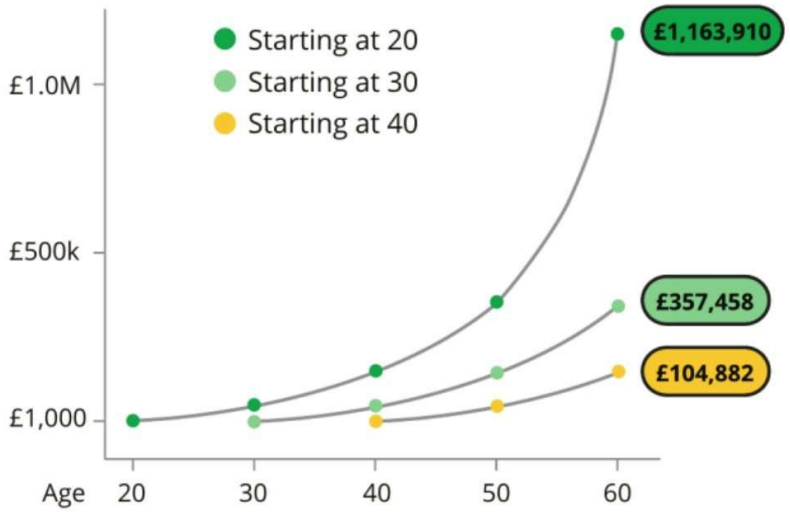
Quilter Invest is part of Quilter, a FTSE 250 financial company that has helped over 500,000 people with their investments.



1 Start before you feel "ready"

Many people wait until they have lots of money or investing experience before getting started. In reality, building wealth often begins with small, regular contributions and learning as you go.

Even modest amounts invested regularly can help build healthy financial habits over time.



Past performance is not an indicator of future performance. Investment returns vary. For illustrative purposes only.

2 Give your money a purpose

Different goals often need different solutions. Saving for a first car, house deposit or other long-term goals? Investing could help your money grow over time. Thinking ahead to your future career? A pension may seem a long way off, but starting early can help, and pension contributions can benefit from tax relief. Want a simple way to get started? Our ready-made portfolios are managed by experts, so you don't need to choose your own investments. The key is matching your money to your goal.



3 Think long term

Markets go up and down, but long-term investors typically focus on where they want to be years from now rather than what happens today.

Diversified investments and regular contributions can help smooth out some of the bumps along the way.

4 Invest with confidence

Making investment decisions can feel overwhelming, especially if you're new to investing. That's why Quilter Invest offers targeted support. By answering a short set of questions, you can receive support designed for people with similar needs and circumstances, helping you explore your options with greater confidence.

Targeted support is not personalised financial advice and you stay in control of your decisions.

5 Don't forget your future self

Retirement may seem a long way off, but starting early can make a significant difference. The new Quilter Invest SIPP offers a simple way to build retirement savings, manage pension contributions and bring existing pensions together in one place.

Remember that pension contributions may also benefit from tax relief, which can help boost your retirement savings. Tax treatment depends on your individual circumstances and may change in future.

Invest | Save | Plan for retirement | All in one app.

Start investing for free with your exclusive offer. Use promo code **STUDENT26** – No monthly subscription charge and 0% annual management fee. T&Cs apply.

Scan the QR code to find out more and get started today.

When you invest, the value of your investments can go down as well as up, and you may get back less than you originally invested. Tax treatment depends on your individual circumstances and may be subject to change in the future.

Approved by Quilter Invest (FRN955775) 8/7/2026

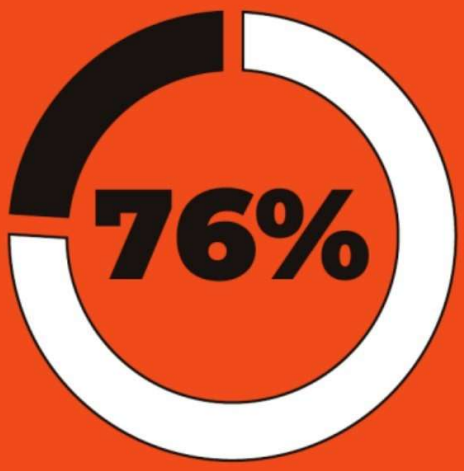
Trustpilot

Reviews 512 • Excellent



13% OF STUDENTS HAVE RECEIVED HARDSHIP FUNDS

(Save the Student)

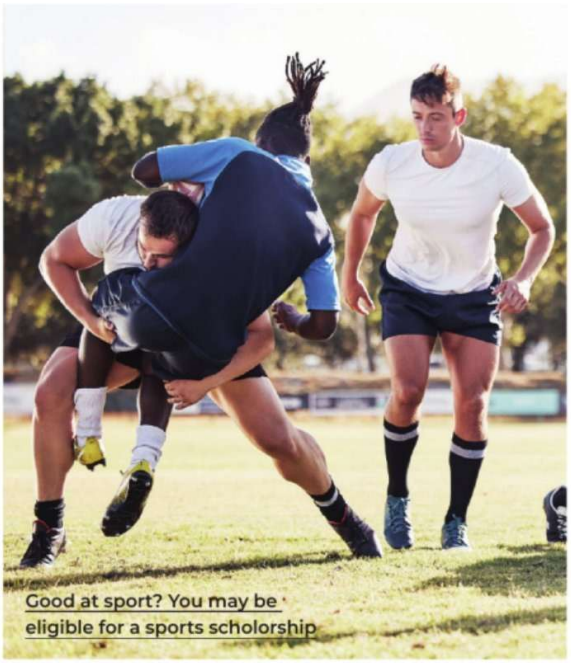


76% OF STUDENTS WORRY ABOUT MAKING ENDS MEET

(Save the Student)

SCHOLARSHIPS

Look at a scholarship as free money – that you never have to pay back! Usually awarded based on merit, they're funded for in a variety of ways, including the university itself via their revenue, private donations, the government, commercial partnerships, international collaborations and more. These are broken in to three categories, with academic excellence as the most common. High achiever? Many universities will automatically hand you cash or a fee reduction. If you excel at sport, music or other types of extracurricular activities you'll also find that universities offer scholarships, while various organisations offer dedicated funding to boost diversity in specific fields, such as women seeking careers in STEM – Science, Technology, Engineering and Mathematics. However, there are terms and conditions to be aware of. If your grades drop your funding can be instantly paused or cancelled; or if you've received a scholarship via music or sports talent you'll need to perform at a number of university events. It also depends where in the UK your university is. In Scotland, for one example, eligible Scottish students already get free tuition, so any scholarship they win is typically paid out as direct living-cost cash rather than a tuition fee waiver. While in England, Wales, and Northern Ireland, you often have the choice to use the money to lower your future student loan, or get paid in cash to help cover living costs.



Good at sport? You may be eligible for a sports scholorship



Find out if you're eligible and how to apply

"Bursaries are all about your personal financial situation, providing a crucial boost on top of your student loan to help you get through your course"

BURSARIES

Want more money you don't have to pay back? This is where a bursary comes into play. However, unlike merit-based scholarships, bursaries are all about your personal financial situation, providing a crucial boost on top of your student loan to help you get through your course. Because every university has completely different rules, rates, and criteria, your first step should be checking directly with where you've chosen to study. Again, where you live comes in to play, as there is no universal bursary available to all students in the UK. Instead, the system is highly fragmented, with funding varying depending on your age, the nation you live in (England, Scotland, Wales, or NI), your household income, and your chosen subject. Take England and the NHS Bursary, providing funding for medical or dental students who normally live in England. To be eligible, you need to normally live in England and be an English resident on the first day of your first academic year, whereas if you moved to England from somewhere else in the UK for your studies, you won't be. Unique to Wales, meanwhile, is the Social Care Wales Social Work Bursary: with 224 different bursaries available, to qualify you must live in Wales, not be in receipt of any other financial support from an employer to train, and must be studying an approved social work degree or Masters degree in Wales itself. In Scotland there's plenty of unique ones, too. Take the Young Students' Bursary, eligible to those under 25 and dependent on parents, subject to factors including Scotland being your permanent home, plus you must be single and with no dependant children. »

wowcher | IN PARTNERSHIP WITH NASMA

SAVE MORE, EXPERIENCE MORE.

Heading away for uni is exciting, but it can soon put a strain on your budget faster than you realise. That's where Wowcher comes in — helping students make their money go further, without giving up the fun!

Student budgets are tight, but student life shouldn't feel small.

SPEND LESS NOW



Wowcher is the UK's biggest daily deals site. 32 million subscribers, thousands of deals a day.

SMART SPENDING, BETTER STUDENT LIFE

Three ways to spend less and still say yes

Wowcher gives students the freedom to try new experiences, travel spontaneously, and settle into a new place comfortably — while keeping costs firmly under control.

1 Explore your city for less

Before you settle into the routine of lectures and tutorials, get to know your new home. Wowcher's daily deals cover everything from yoga and pottery classes to restaurant meals and beauty treatments, all at a fraction of the usual price. The easiest way to meet new people without blowing your budget in week one.



2 Stay spontaneous

Seen the Mystery Holiday trend all over TikTok? Wowcher's Mystery Holidays let you book a surprise trip at an unbeatable price — perfect for a spontaneous getaway with mates between deadlines. No long-term planning, no huge spend, just pure budget-friendly adventure.



3 Kit out your room without the stress

Moving into halls or a shared house means kitting out a whole new space, and that adds up fast. Wowcher makes it easier to find beds, living-room decor, kitchen supplies and all the other essentials at prices that won't break the bank.



Want a smarter option? A refurbished Emma mattress gets you a genuinely great night's sleep at a fraction of the cost of buying new, while cutting down on waste. A win for your wallet, your energy levels and the planet.

Helping you discover more for less

wowcher wowcher.co.uk

Deals are subject to availability and change daily. Savings are against the merchant's stated full price. Deal terms, redemption dates and expiry vary by deal — full terms at wowcher.co.uk.

GRANTS

Moving on to grants; again, a financial aid that doesn't need to be reimbursed. Their difference from a bursary? While both provide a welcome, debt-free boost to your university budget, they differ in how you qualify. Think of a bursary as a needs-based award tailored to your personal background – your household income, being a care leaver, or studying a specific course like nursing. Grants, on the other hand, are seen more as situational and funded to cover specific, extra costs created by your life circumstances, such as childcare or living with a disability. In short: bursaries support who you are, while grants fund the extra costs of your situation.

Disabled Students' Allowance

Across the entirely of the UK is the Disabled Students' Allowance (DSA), a government grant for students facing physical disabilities, mental health challenges, or learning differences, including ADHD, depression, chronic illness, or mobility needs. Because it is entirely based on your individual needs rather than your bank account, the support is uniquely customised to you, stepping in to cover practical, study-related extras like assistive software or a specialist interpreter. While you do need to undergo a professional needs assessment to apply, successful applicants can unlock up to £27,783 worth of tailored support each year.


Ensure you're getting all the support you're entitled to

Charitable funding

You'll also find that nationwide a wide variety of independent charities offer funding to support medical students, individuals from under-represented backgrounds, or anyone experiencing severe financial difficulties.

The Scotland Lone Parents' Grant

When it comes to those relevant to certain countries within the UK, you again need to do a little online research. The Scotland Lone Parents' Grant is there to provide help up to £1,305 if you are a full-time student in higher education; are single, separated, divorced or widowed; your civil partnership has dissolved or you no longer live with your partner; or you have a dependent child who lives with you the majority of the time.

NHS Learning Support Fund

In England, there's the NHS Learning Support Fund, available on a number of undergraduate or postgraduate courses such as paramedics or physiotherapy. Although not unique to England there are still stipulations, including that you must be on an eligible course at a university in England and ordinarily reside in the UK.

Welsh Government Learning Grant

Wales, meanwhile, offer a Welsh Government Learning Grant, applicable to those age 19 or over on 1 September 2026. Exclusively for those studying a course in further education, you can apply if you're a UK national, Irish Citizen or have settled status; will be living in Wales on the first day of the first academic year of your course; and you've been living in the UK and Islands for three years before starting.

"Grants are seen more as situational and funded to cover specific, extra costs created by your life circumstances, such as childcare or living with a disability"



Maintenance or Special Support Grant

Then there's Northern Ireland and its Maintenance or Special Support Grant, applicable to those in full-time higher education. How much you get depends on your household income – it could be up to £3,569 in 2026-27 through the Maintenance Grant or Special Support Grant, if your household income is £19,203 or less; if your household income falls between £19,203 and £41,065 you may be eligible to receive a partial grant – where as if your household income is more than £41,065 you will not be eligible to receive either.



AROUND TWO IN FIVE STUDENTS AREN'T AWARE OF THE FUNDING AVAILABLE

(Save the Student)

WHO TO TURN TO

Still unsure if you're eligible or how to apply if you think you are? As well as advice from your actual university, here are some other organisations that can help:

UCAS
https://www.ucas.com/money-and-student-life/money/scholarships-grants-and-bursaries

Gov.uk
https://www.gov.uk/student-finance

Students Awards Agency Scotland
https://www.saas.gov.uk

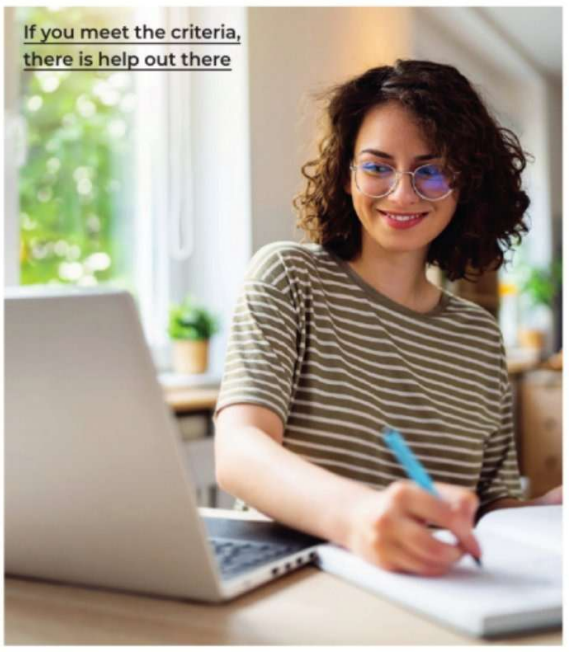
Student Finance Wales
https://www.studentfinancewales.co.uk

Student Finance Northern Ireland
https://www.studentfinanceni.co.uk

Study UK
https://study-uk.britishcouncil.org/scholarships-funding ■

HARDSHIP FUNDS

You may be eligible for a hardship fund from your university. Aimed at those experiencing financial hardship, from single parents to a mature student with financial commitments, you rarely have to pay this money back, unless it is specifically offered as a loan.





IT STARTS IN Kickers®

UNIFIED

In our student lifestyle section, we have a range of interesting and topical articles pertinent to student life including top tips and advice on how you can stretch those funds so that you can enjoy both your studies and your leisure time!

If you're keen to save big on fashion, check out our **Clothing article** to find out how to update your wardrobe for less.





Stressed over how to keep your belongings in an orderly fashion? Our **Storage article** highlights ways to boost your student space.

Looking to cut back on your waste items and save a few pennies into the bargain too? Our **Upcycling article** can help you get started.



It's vital to take care of yourself at uni and in our **Health and wellbeing article**, we highlight eight ways to help maintain your welfare.







HAWES & CURTIS

JERMYN ST, LONDON 1913

University is full of moments worth dressing for and we're here for every single one of them.

From making strong first impressions at careers fairs and networking events, to society dinners, balls and making your mark at graduation; we design for the moments that matter. Beyond the big occasions, our pieces are designed for everyday student life, moving easily from long days on campus to late nights of studying. University is the perfect time to invest in quality pieces that work harder and last longer. Wherever university takes you, Hawes & Curtis has you covered.





Exclusive

STUDENT DISCOUNT

CLAIM YOUR

20% OFF

Sign up here to receive your discount code and access premium styles at a special student rate.

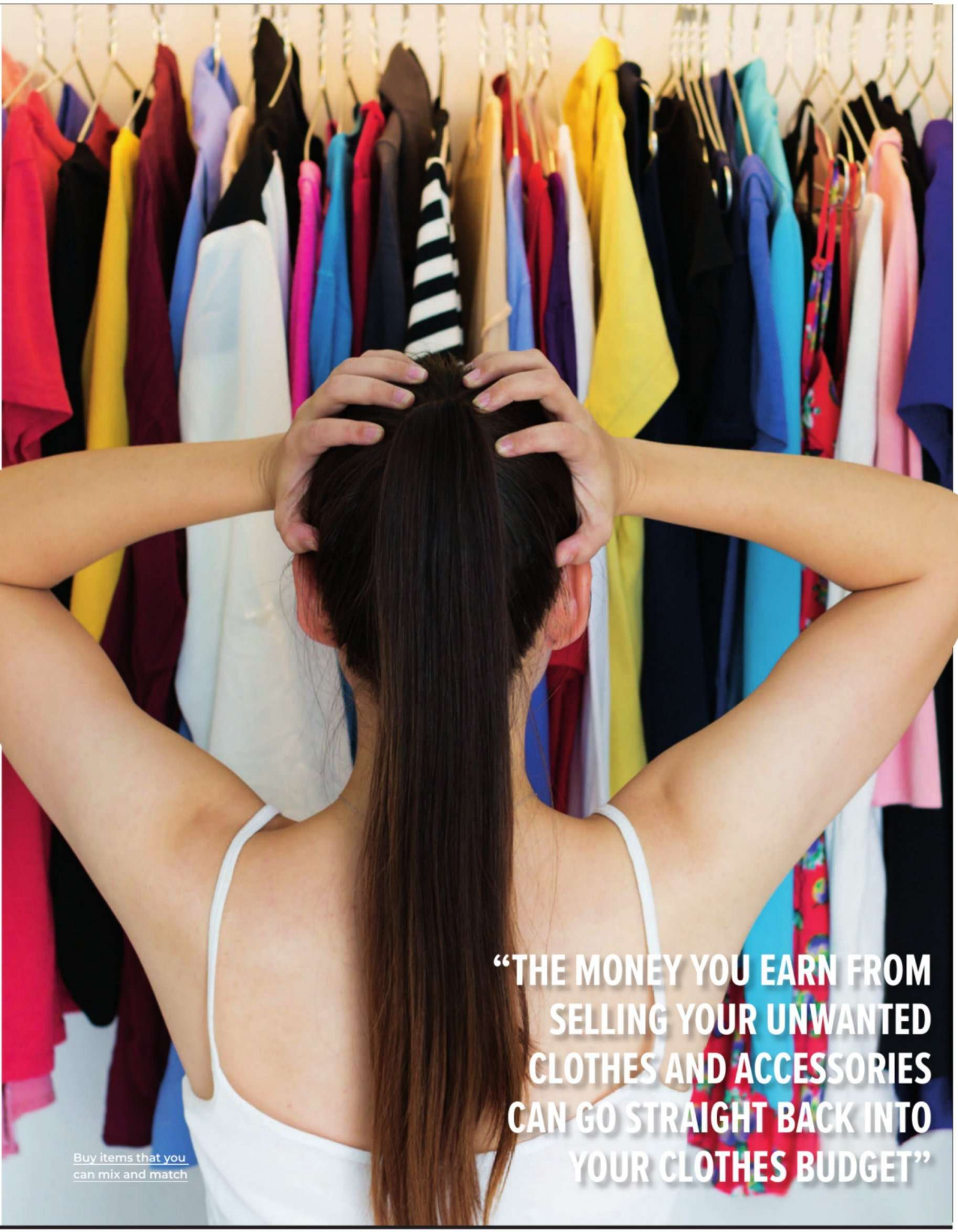

EXCLUSIVE
STUDENT DISCOUNT
20% OFF
FOR THE MOMENTS
YOU'LL NEVER FORGET
From summer balls to society dinners and graduation day, university is full of moments worth dressing for. At Ghost London, we design for those moments in mind. Signature silhouettes, elevated fabrics and delicate prints come together in pieces that feel both romantic and refined. Unforgettable in presence.
Sign up here to receive your ghost exclusive discount code
GHOST
LONDON

HOW TO SAVE BIG ON CLOTHING



Get savvy with clothes shopping and find out how to update your wardrobe for less, as **Michelle Higgs** explains

What you wear helps to express your unique personality and style, so clothes are a great way to boost your self-confidence. As a student, you're always going to be short of money but that doesn't mean you can't look your best. If you're open to trying new ways of finding items, you can still treat yourself to clothes and stay within your budget. »



"THE MONEY YOU EARN FROM SELLING YOUR UNWANTED CLOTHES AND ACCESSORIES CAN GO STRAIGHT BACK INTO YOUR CLOTHES BUDGET"

Buy items that you can mix and match



GAP YEAR TRAVEL DOESN'T HAVE TO COST THE EARTH

Unless you have mattresses stuffed with cash (props), it's pretty hard to do that classic 90s gap year. You know, that one your parents did where they stayed in $5 beach huts and forgot to wear shoes. Life has got more expensive – with more to lose from taking time away from your studies or career path.

The simple answer to travelling more? Earning while you do it. Whether you're looking to bankroll your year abroad with a working holiday or fund your winter with a ski season – we're all about gap year travel that doesn't leave a gap in either your finances OR your CV.

Certified B Corporation

About JENZA

We exist so that students + 18-30s never have to choose between getting a job or going travelling. Because with JENZA, you can do both. Earn as you explore in Canada, Japan, South Korea, Australia, New Zealand and the USA.

Find jenza.com

Follow @jenzatravel

Call 0203 929 8666

TELEPORT ME

WORKING HOLIDAY HACKS

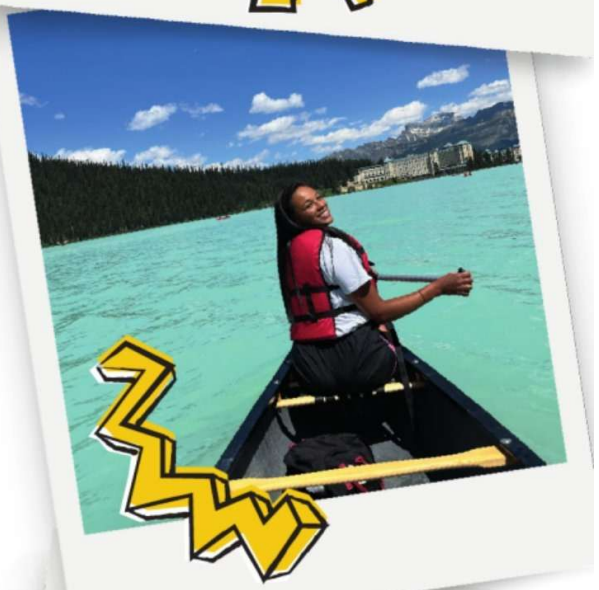
4 WAYS TO EARN AS YOU EXPLORE



TURN YOUR PASSION INTO PURPOSE

BUNAC Summer Camp USA

From coaching sports to teaching arts, get paid to do what you love working as a Camp Counsellor in America. With a 9-week job, minimum **USD $2,300 pocket money, and meals and accommodation included** – it's pretty hard to spend money at camp. Meaning more $$ for your post-camp travels. You'll also pick up a bunkload of CV skills, make friends from all over the world, and positively impact the lives of young people.



WORK WHERE THE TOURISTS PAY TO GO

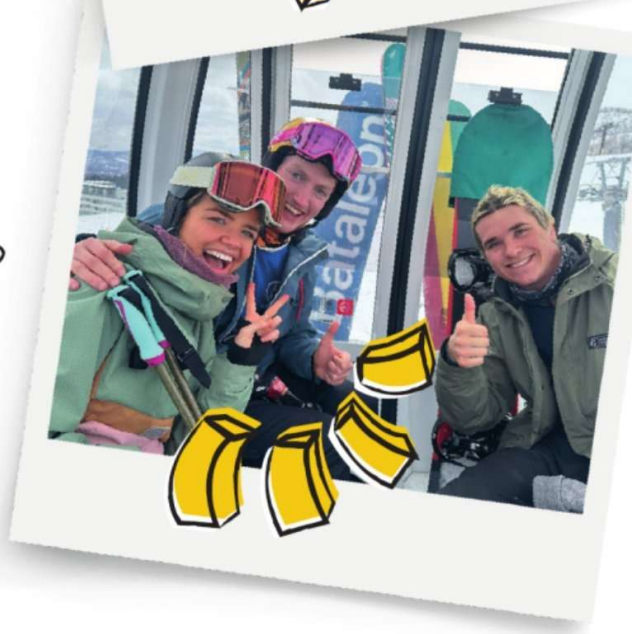
Work USA 4 months

Don't like kids? Or trees? Meet Camp's 'less-likely-to-live-in-the-woods' summer sidekick. From working as a server in Cape Cod to a lifeguard in Cali, you'll start **earning as soon as you land with a 2-3 month job.** Think those all-American jobs you see in the movies – working in beach resorts and country clubs in all the summer hotspots. You'll earn a local's salary, often with staff housing, meals and tips included.

MAKE YOUR PLAYGROUND YOUR WORKPLACE

JENZA Work Canada

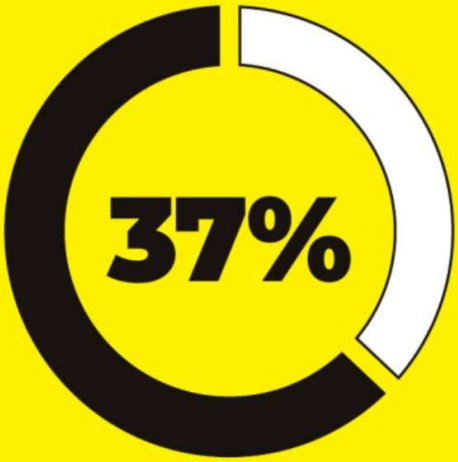
Cool jobs in cool places, work the slopes in winter or trails in summer with a **4-6 month seasonal job in Canada.** From baristas to boot fitters, you'll have the security of a job lined up before you go – often with staff housing, meals on shift, and great perks such as lift passes and gear rental included. Working hard to play harder – you'll earn a salary, get practical job experience, and spend your free time doing what you love.



NO DOWNHILL OR LANGUAGE SKILLS REQUIRED

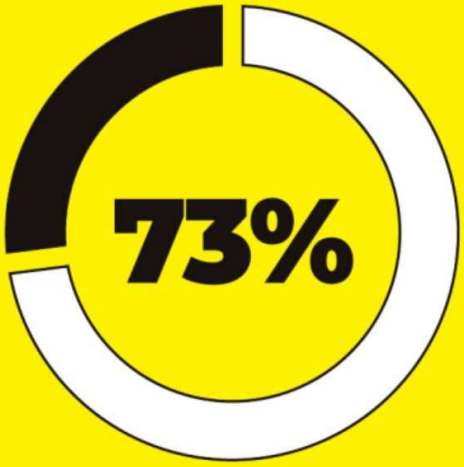
JENZA Work Japan

If you're looking to experience a culture that's different to your own – but with the security of an English-speaking job – then a ski season in Japan is the place to do it. You'll have a **3-4 month job in the powder playgrounds** of Niseko, Rusutsu or Furano sorted before you go. And because many of our employers include discounted staff housing and lift passes – it's a great way to save money, stay social, and work on your skills.



37% OF UK STUDENTS SELL THEIR OLD CLOTHES ONLINE

(UNiDays 2023 Fashion Report)



73% OF STUDENTS LOVE IN-STORE SHOPPING BECAUSE THEY CAN TRY BEFORE THEY BUY

(UNiDays Fashion Report, 2024)

KEEP IT SIMPLE

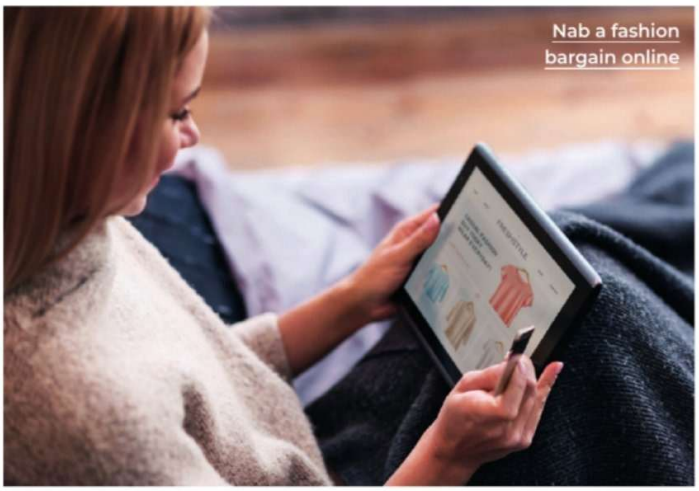
Is your wardrobe full of clothes but you feel as though you have nothing to wear? You're not alone! This usually happens when you've bought something on impulse without considering if it will go with anything you already have, or you've realised afterwards that it doesn't fit or suit you, and you haven't returned it to the retailer.

Believe it or not, it's easy to solve this issue by creating a simple 'capsule wardrobe'. This is a collection of key items that never go out of fashion and can be mixed and matched with more seasonal pieces. The goal is that each item should go with at least three others. These versatile, quality staples can be dressed up or down to create many different looks from the same clothes. You might have to pay a bit more for them, but they will last for years to come. This is not a viral trend; it's a life hack you can return to again and again.

SELL YOUR UNWANTED CLOTHING

To make room for the new quality staples, you'll need to go through your wardrobe and identify anything you no longer like or doesn't fit you, or hasn't been worn for six months. Be ruthless! You can then sell these clothes on apps for pre-loved items or on marketplace sites. Alternatively, take them to your local charity shop but if the clothes aren't in very good condition, recycle them at a clothing bank instead. Never, ever just throw them in the bin.

The money you earn from selling your unwanted clothes and accessories can go straight back into your clothes budget. From this moment on, stick to this golden rule: before buying another item of clothing, think about whether it will go with anything else in your wardrobe. If the answer is no, don't buy it.



Nab a fashion bargain online

"CHARITY SHOPS ON EVERY HIGH STREET ARE FULL OF THIS STYLISH, QUALITY CLOTHING, MANY OF WHICH ARE VINTAGE OR BY DESIGNER LABELS – ALL FOR A FRACTION OF THE ORIGINAL PRICE"



Give pre-loved clothing a new lease of life

BUY SECOND-HAND

Second-hand, pre-loved, nearly new, vintage and repurposed clothing has become hugely popular in the last few years. And there's no sign of this trend disappearing anytime soon. The brilliant thing about it is that old clothes get a new lease of life and are prevented from going to landfill, and you get items that are perfect for your individual style for far less money than new. What's not to like?

Charity shops on every high street are full of this stylish, quality clothing, many of which are vintage or by designer labels – all for a fraction of the original price. You might not get what you want the first time you visit and you'll need to rummage to find the good stuff. Bear in mind that quality items made from more durable materials always last longer than cheaper ones, so it's often worth paying more for them.

Charity shops are also great for finding more formal wear, for example, if you're about to graduate or start an internship. If you spot anything with the label cut off, that usually means it's come direct from a brand. You can also buy second-hand or pre-loved clothes from specialist vintage shops, market stalls and online sellers. »

5 STEPS TO BUYING A BRANDED ITEM FOR LESS

Want new trainers, a jacket or bag from your favourite brand, but can't afford full price?

1. Go to a clothes store to see and try on the item. Make sure you know which size and colour is right for you. Do not buy it then and there!

2. Look online to check what student discounts are available via the TOTUM card.

3. Check if any online sites that you haven't shopped from before are selling the item so that you can take advantage of an introductory discount (it could be as much as 20% off).

4. Try online auction sites to find nearly new versions of the item, often in mint condition, for a fraction of the price; it's easy to browse and search by brand, size or colour.

5. Order the item online at the best possible price, making sure the size is correct so that you don't have to return it and be out of pocket because of delivery costs.



Shop wisely for the best clothing deals

LOOK FOR THE BEST DEALS AND DISCOUNTS

As a student, you're very lucky because countless discounts and deals are on offer to you, so make the most of them! With a TOTUM card, you automatically get a wide range of discounts from clothing retailers. Always present your TOTUM card whenever you go in clothing shops, especially in university cities, because they all want your custom. When buying online, it's often worth going through a cashback site to get a percentage of your spend back, although it's never a guaranteed payment.

Outlet discount clothing stores, warehouses and supermarkets are great for basics, but don't forget the outlet section of your favourite clothing brand's website – that's where there are bargains galore from past seasons.

When it comes to clothes, there are even better deals in the sales. Make it a rule to never buy a full-price item of clothing, and only shop at the end of a season. But don't buy something just because it's on offer. Always think to yourself whether it could become part of your capsule wardrobe or if it's too similar to something you already have.

"AS A STUDENT, YOU'RE VERY LUCKY BECAUSE COUNTLESS DISCOUNTS AND DEALS ARE ON OFFER TO YOU, SO MAKE THE MOST OF THEM!"



STUDENTS SPEND AN AVERAGE OF £40 A MONTH ON CLOTHES AND SHOPPING

(National Student Money Survey, Save the Student, 2025)

5 CLOTHING APPS

1 MANDM (Android, iOS, free)
With the MandM app, you can browse over 10,000 products from more than 150 global brands at up to 65% less than RRP.

2 DEPOP (Android, iOS, free)
A go-to app for circular fashion: buy pre-loved items at great prices and sell them when you want a change.

3 EBAY (Android, iOS, free)
With this app, you can find both new and pre-loved branded items at a fraction of the usual price.

4 ETSY (Android, iOS, free)
A brilliant app if you're shopping for hand-made, vintage or one-of-a-kind accessories.

5 VINTED (Android, iOS, free)
A hugely popular app for fab pre-loved clothing and accessories; you can also use it to declutter and sell your unwanted clothes. ■

NEW LOOKS FROM OLD

There's one place where you could get whole new outfits for next to nothing, or even for free: your existing wardrobe. Do you have a top, skirt or pair of trousers that you love the fabric and style of, but you're not keen on the colour? Try using a pod-type fabric dye that goes in the washing machine, and you'll end up with a whole new piece of clothing. These types of dye work best when you're changing from light to dark shades, so it's also good for refreshing faded items.

Another way to get several new looks from your existing clothing is to buy some cheaper accessories to make each outfit unique. You could try various types of belt for cinching in the waist; different styles of colourful bag; or striking scarves worn in a range of ways. Your local charity shop will have lots of inexpensive accessories like this.

If you're skilled at sewing, or you know someone who is, the possibilities are endless for creating new outfits with very little money. You can easily reuse and repurpose items of clothing you already have, and transform them into something new. Ripped jeans can be made into summer shorts. Or how about an eye-catching patterned bag made from the fabric of an old top? There's lots of inspiration online if you're stuck for ideas.



Have a rummage in your wardrobe

Drive smarter with Shell V-Power

Feel confident every time you drive!

Running a car isn't always straightforward. You want to keep costs under control, avoid problems, and know your car will work when you need it. That's why the fuel you choose matters.



Shell V-Power is our premium fuel, designed to help keep your engine clean and running smoothly so your car feels reliable every time you set off. It supports how your car performs and helps maintain that smooth, consistent drive day to day.

In fact, **Shell V-Power up to 100% cleans critical engine parts to keep your engine performing like new**, helping to maintain performance over time for a longer lasting engine.

But more importantly, it's about how your car feels when you drive.

A car that runs well gives you:

- Confidence that it will start when you need it
- A smooth, consistent drive day to day
- Reassurance on longer journeys

It's about reliability. When your car works as expected, everything else becomes easier.

Simple ways to drive smarter

Looking after your car doesn't need to be complicated. A few simple habits can make a real difference over time:

- **Keep your tyres properly inflated** – this helps improve fuel efficiency and reduce wear
- **Don't ignore warning lights** – small issues are often much cheaper to fix early
- **Drive smoothly** where you can – steady driving helps reduce unnecessary strain
- **Stay on top of basic checks** – oil, coolant and washer fluid levels all matter
- **Use the right fuel for your car** – what you put in your tank can affect how your engine performs and feels over time

These small choices add up – helping you avoid bigger problems and keeping your car running as it should.

If you usually use standard fuel, trying **Shell V-Power** can help you understand the difference for yourself – and what works best for your car.

A smarter way to run your car

By combining the right fuel, smooth driving, routine checks, and enjoying rewards, you make smarter decisions for your vehicle.

Over time, this means:

- More confidence in your car's performance
- Fewer unexpected issues
- Better value from every Shell visit

Ultimately, you get a reliable car when you need it most. When your car runs well, everything else – whether getting to lectures, heading home, or managing your day – simply becomes easier.

Shell GO+ Rewards

Our members get more!

Alongside looking after your car, finding ways to make your money go further is just as important.



That's where Shell GO+ Rewards can help. It's free to join and gives you something back every time you visit.

With Shell GO+ Rewards you can:



- **Earn points on fuel and selected in-store products**
- **Access personalised offers and rewards**
- **Pay with your points for instant savings**



It's a simple way to get more value from something you already do – helping your money go a bit further without changing your routine.

Download the Shell App to join today to save on fuel, snacks, and more. Plus, get £2.50 worth of points when you join.* *

Shell V-Power

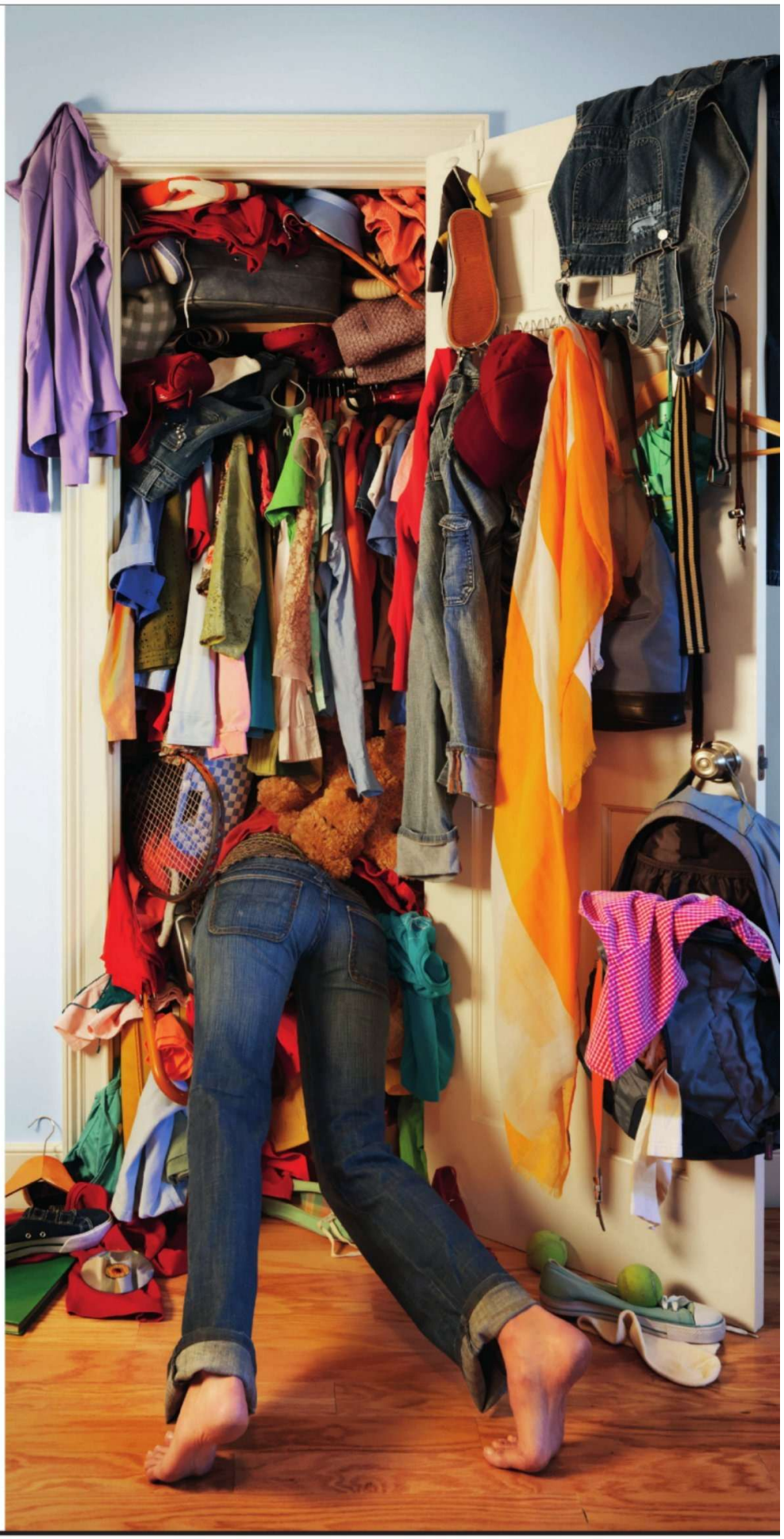
* Removes and protects from the build up of performance robbing deposits on key fuel system components such as intake valves and/or fuel injectors. Cleanliness and engine performance recovery demonstrated using industry standard and Shell proprietary tests. Actual effects and benefits may vary according to vehicle type, vehicle age, vehicle condition and driving style. No guarantees provided. See shell.co.uk/v-power for more information.

** T&Cs apply, visit www.shell.co.uk/shellgoplustc. Participating Shell service stations and Shell recharge branded charge points only. Shell Recharge on Street is excluded. New members will receive £2.50 worth of points when joining and opting into marketing communications.

1. Save with exclusive fuel rewards. 2. 10% off car and jet wash. 3. Free hot drink after every 7th cup.

Images enhanced with AI.

Whether you're living at home, renting with mates, or in your own room in halls, you'll find it hard to store everything you need to make it through the next few years. Sure, an abundance of heavy textbooks to store have reduced, using digital methods instead, but you'll still need a laptop, notebooks, backpacks and more. Then there's everything else needed, from food, clothing, your actual workspace – you get the picture. And although it may seem that you've no other choice but to live with clutter, there are ways to keep your space as organised as can be, as the following points and suggestions show. »



"CLOTHES IN THE WAY? INVEST IN A COAT STAND FOR THE CORNER OF YOUR ROOM, AND BUY SPACE SAVING HANGERS TO FIT MORE IN YOUR WARDROBE THAN NORMAL"



WAYS TO BOOST YOUR STUDENT SPACE

Stressed over how to keep your belongings in an orderly fashion? Storing everything is easier than you think, explains **Claire Muffett-Reece**

Roomzzz
APARTHOTELS

Wherever University Takes You, Feel at Home Along the Way

University is about far more than lectures.
It's about finding your feet in a new city, making lifelong friendships, discovering your favourite coffee spot, building confidence and creating a place that feels like home. Whether you're moving away for the first time, studying for a Master's degree, welcoming family to visit, exploring another UK city or preparing for your first professional role, where you stay plays an important part in shaping the experience.

At Roomzzz Aparthotels and Iconinc, we've been helping people feel at home in cities across the UK for years. Together, we offer accommodation designed around modern lifestyles, giving students, families and young professionals the flexibility to choose the option that suits them best at every stage of their journey.

Finding Your Home Away From Home

Choosing accommodation is one of the biggest decisions you'll make before arriving at university. It's not simply about having somewhere to sleep – it's about finding a place where you can relax after lectures, focus when deadlines are approaching, meet new people and enjoy everything your new city has to offer.

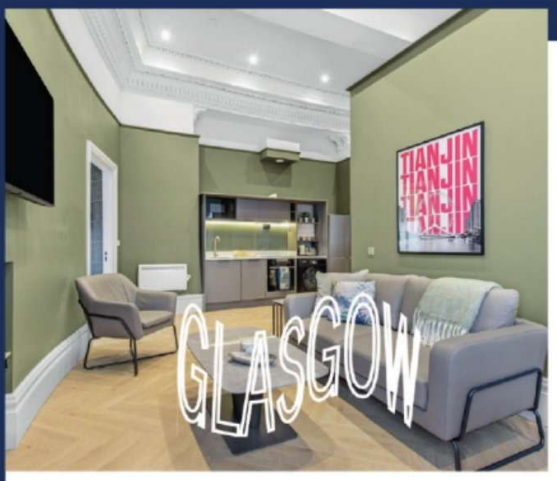
For students looking for a premium living experience, Roomzzz Aparthotels and Iconinc offers beautifully designed private apartments, exceptional social spaces and dedicated wellbeing facilities, all within vibrant city locations including Glasgow, Leeds, Manchester and London. Whether you're starting your undergraduate degree, studying abroad or completing a postgraduate or Master's qualification, every development has been created to help students live comfortably while getting the very best from university life. Iconinc places students within easy reach of leading universities while providing welcoming communities where it's easy to settle in, make connections and enjoy an independent lifestyle.

Making Every Visit Feel Like Home

University isn't just an exciting chapter for students – it's one that family and friends become part of too.
From moving in at the start of term to celebrating birthdays, graduation ceremonies or simply catching up over a weekend, having somewhere comfortable for loved ones to stay can make every visit even more memorable. That's where Roomzzz Aparthotels offers something a little different.

With spacious suites, fully equipped kitchens, generous living areas and city centre locations, Roomzzz gives visitors the freedom to experience a city at their own pace while enjoying all the comforts of home. Whether parents are visiting for an open day, helping you move into university, attending graduation or spending a long weekend together, an aparthotel offers the extra space and flexibility that many traditional hotel rooms simply can't provide.
It's a relaxed way to stay, allowing everyone to spend more time making memories and less time worrying about practicalities.







SCAN FOR MORE INFO

Discover More Than Your University City

One of the greatest advantages of studying in the UK is having so many incredible cities within easy reach.

University is the perfect opportunity to explore beyond your campus. Spend a weekend discovering Liverpool's famous waterfront and music scene, enjoy Manchester's renowned shopping, sport and nightlife, experience Glasgow's vibrant arts and culture, or immerse yourself in London's world-famous museums, theatres and landmarks.

Travelling while you study helps you experience different cultures, meet new people and create unforgettable memories beyond the lecture theatre.

With Roomzzz Aparthotels and Iconinc located across many of the UK's most exciting destinations, students can enjoy spacious, flexible accommodation that's ideal for city breaks, concerts, sporting events, internships or visiting friends studying elsewhere. Having your own kitchen, living space and room to relax means every trip feels less like staying in a hotel and more like living like a local.



Looking Ahead to Your Next Chapter

University is often just the beginning.

Many students continue into postgraduate study or a Master's degree, while others take on placement years, internships or graduate schemes before launching their careers. Some relocate to a new city for their first professional role, while others travel for interviews, networking events or business opportunities.

Having flexible accommodation options during these milestones can make every transition that little bit easier.

Whether you're continuing your education, starting your career or returning to your university city to reconnect with friends, having trusted accommodation across the UK gives you the confidence to focus on the opportunities ahead.



Wherever Your Journey Takes You

From your first day on campus to graduation and beyond, every stage of university life brings new experiences, new challenges and exciting opportunities.

Whether you're looking for premium student accommodation, planning a family visit, exploring a new city for the weekend or taking the next step in your professional career, Roomzzz Aparthotels and Iconinc are here to help you feel at home.

Because wherever university takes you, you'll always deserve the space, comfort and freedom to be yourself.

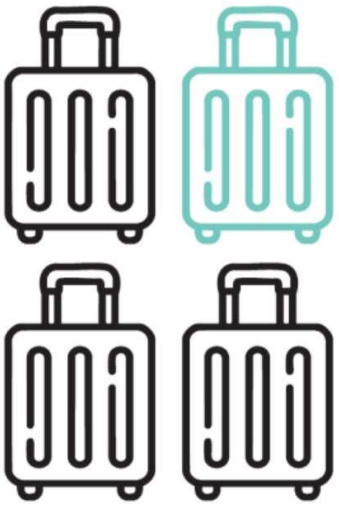




Locations ss the UK



Room to be Yourself...



ONE IN FOUR STUDENTS FEEL OVERWHELMED BY THE LOGISTICS OF DEALING WITH THEIR BELONGINGS

(London Newsdesk)



90% OF STUDENTS SAY THEIR LIVING ENVIRONMENT NEGATIVELY AFFECTS THEIR MENTAL HEALTH

(Landlord Today)

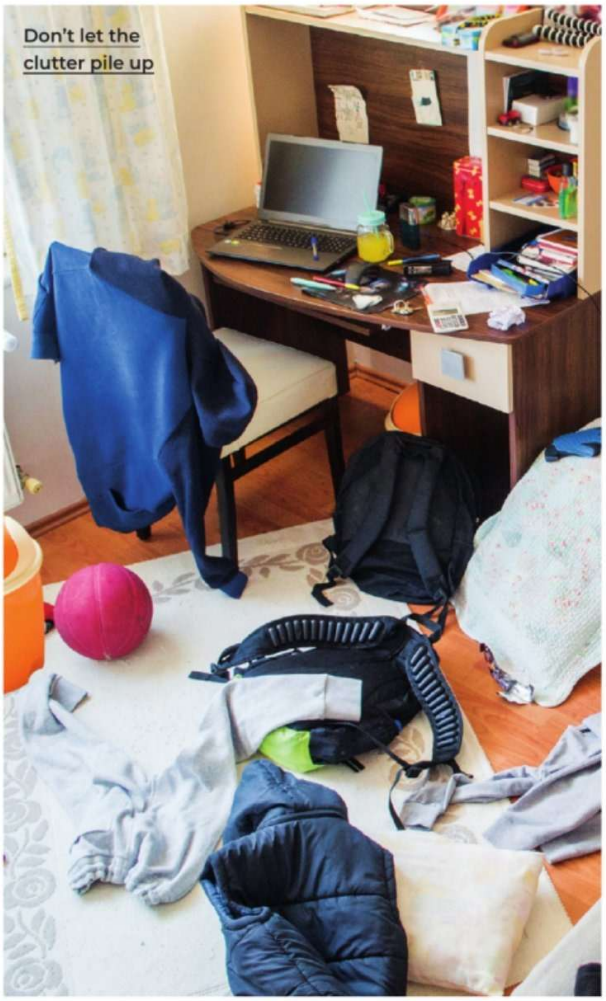
STUDY SPACE

First to consider when it comes to storing items is the area you'll spend the most time in – no, not sleeping in or hitting the student union; we're talking about the space in which you need to study. You might think you've done all you can, but in fact there's an abundance of budget-friendly solutions just waiting to be utilised.

Let's start with your desk, checking on recycling sites or people selling locally to grab a bargain when it comes to desk tidies – slim, vertical ones are much better for space – or other organisers no longer wanted. Upcycling is another area to consider, keeping your desk clutter-free by using clean jam jars, old water bottles or even egg boxes to hold paperclips, pins, and pens. Laptop taking up a lot of your desk? An affordable monitor riser with underneath storage again works wonders, as do under-desk baskets. It's also worth remembering that as a rule, you'll have more wall space than floor space. Take advantage of this, using removable, damage-free strips to hang lighter weight items such as a small noticeboard or even somewhere to hang your keys! And don't forget to invest in a bin for your old drink and food cartons or other material you no longer need. Just remember to empty it every now and then!



A tidy study space is best



Don't let the clutter pile up

BEDROOM SPACE

There are also plenty of ways for affordable – and free – storage when it comes to your bedroom. Instead of having your phone, watch and earbuds clogging up your bedside table, opt for a three-in-one charging station. Clothes in the way? Invest in a coat stand for the corner of your room, and buy space saving hangers to fit more in your wardrobe than normal. Stacking items such as underwear and t-shirts on top of the other in your drawers? Fold into tight, flat rectangles and stand upright side-by-side – this saves space plus you can see what you want to wear. Remember all those empty areas that can also be taken advantage of – under your bed is a great place to put away seasonal clothes you don't need for a few months, using an empty suitcase or vacuum-seal bags. Speaking of your bed – have you considered bed risers? Just a few inches higher provides more space for storing. As for other areas, the top of your wardrobe – and doors – should also be used: a mirror on the inside rather than your wall means you can add shelving you wouldn't have been able to otherwise. And don't forget about your lotions and potions, be it make-up, hair products, skincare, perfume and aftershave. Here a small spinning turntable works wonders – as and when needed just rotate to access exactly what you need.

"UNDER YOUR BED IS A GREAT PLACE TO PUT AWAY SEASONAL CLOTHES YOU DON'T NEED FOR A FEW MONTHS, USING AN EMPTY SUITCASE OR VACUUM-SEAL BAGS"

BATHROOM SPACE

Next, comes the bathroom – here storage again is your friend, and is easier and much cheaper that you think. Leaving your toothbrush, razor and other items on the sink is hardly going to please your flatmates, so pick up a quick-drying mesh caddy so you can take it back to your room after use, or club together and buy a slim, vertical shelving unit so everyone has a dedicated area for their belongings. Towel hooks are a great way to separate yours from others and again gives everyone more storage, while you can use suction cup or adhesive hooks to store more wash things. If your landlord allows it a mirrored cabinet is another way for extra storage – and look around the bathroom to see where any empty spaces may be. You can add shelves above the toilet wall (again, if you've approval), while narrow plastic carts or other slimline vertical units can usually slide into the tiny gap between the toilet and the wall. Then there's the space under your sink: if you've no built-in cupboard hunt for something cheap but similar, or other baskets designed specifically to hug the bottom of a pedestal sink. »



FESTIVALS, ROAD TRIPS, VISITS HOME...



Whatever your plans are, the last thing you want to deal with is a breakdown.

That's where Green Flag comes in. We've been helping motorists with breakdown insurance and vehicle recovery for over 50 years.

With over 3,000 local technicians nationwide, we're ready to help 24/7.

We'll cut your AA or RAC renewal in half.

Get our most similar UK vehicle cover from our website. If we're not half the price of your renewal quote, let us know and we'll pay you the difference. Policies including Personal Cover excluded.

Visit **greenflag.com** to find out more.

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KITCHEN SPACE

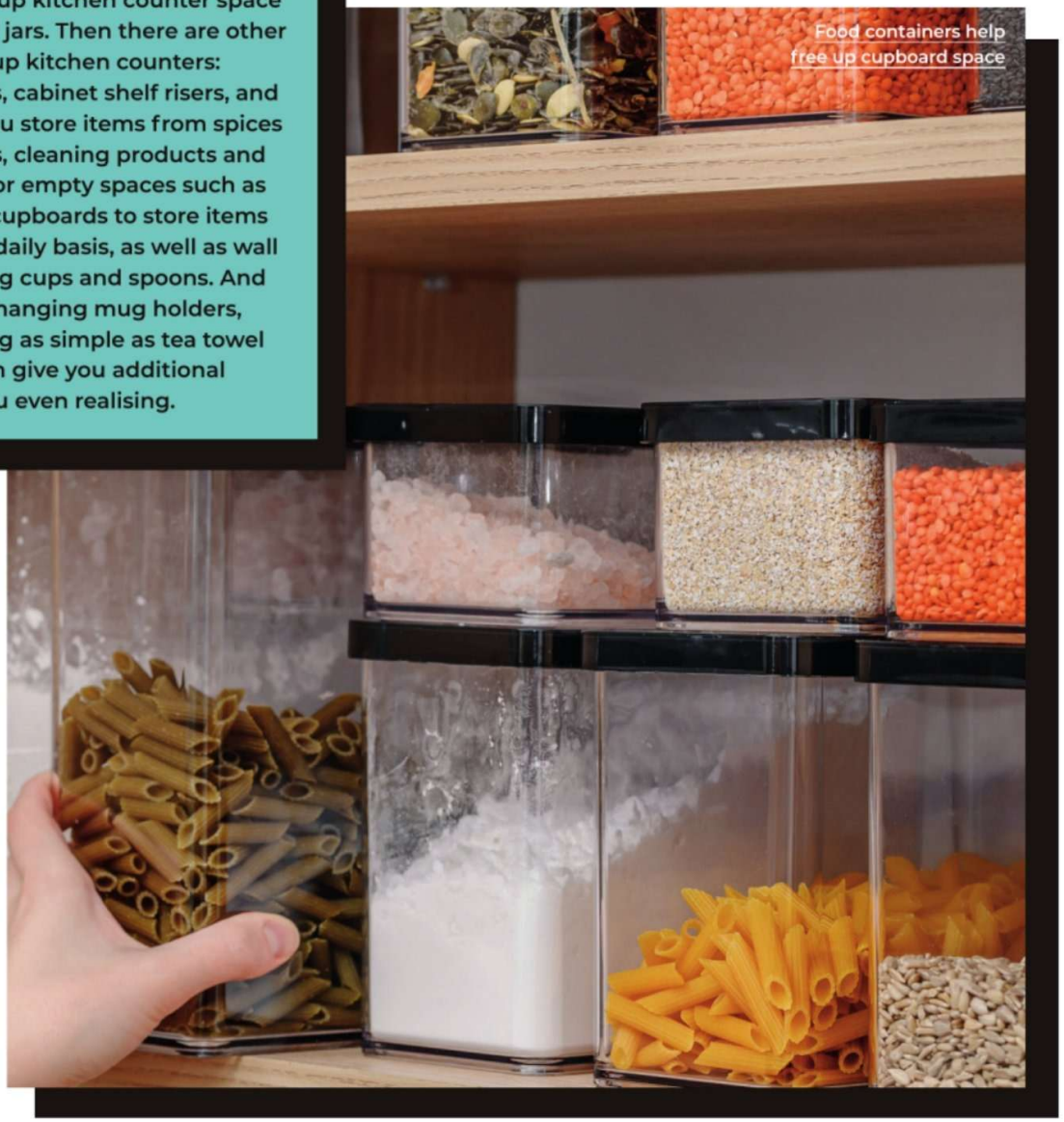
Unless you've the luxury of your own kitchen you're going to think about how best to store pretty much anything needed when it comes to making meals. Start by looking in your fridge and think of the different ways you can make space. Does everything you've put in there need to be refrigerated? We're all used to putting items like potatoes and carrots straight on the shelves, whereas in fact most vegetables can be kept ambient and popped in a multi-tiered storage rack or trolly. Your freezer is another area for storage, removing excess packaging not needed and placing in the same size tubs, to ensure anyone else living with you has their own compartment to store their own food. Tupperware is also your friend in cupboards: staples such as rice and pasta will no longer take up kitchen counter space with a multitude of jars. Then there are other ways you can free up kitchen counters: under shelf baskets, cabinet shelf risers, and indoor racks lets you store items from spices and fruit to utensils, cleaning products and more. Again, look for empty spaces such as on the top of your cupboards to store items you don't use on a daily basis, as well as wall hooks for measuring cups and spoons. And don't forget about hanging mug holders, and even something as simple as tea towel holders, all of which give you additional storage without you even realising.



STUDY BEDROOMS VARY IN SIZE BETWEEN 12–14M²

(RICS: BCIS featured analysis – student accommodation)

12–14M²

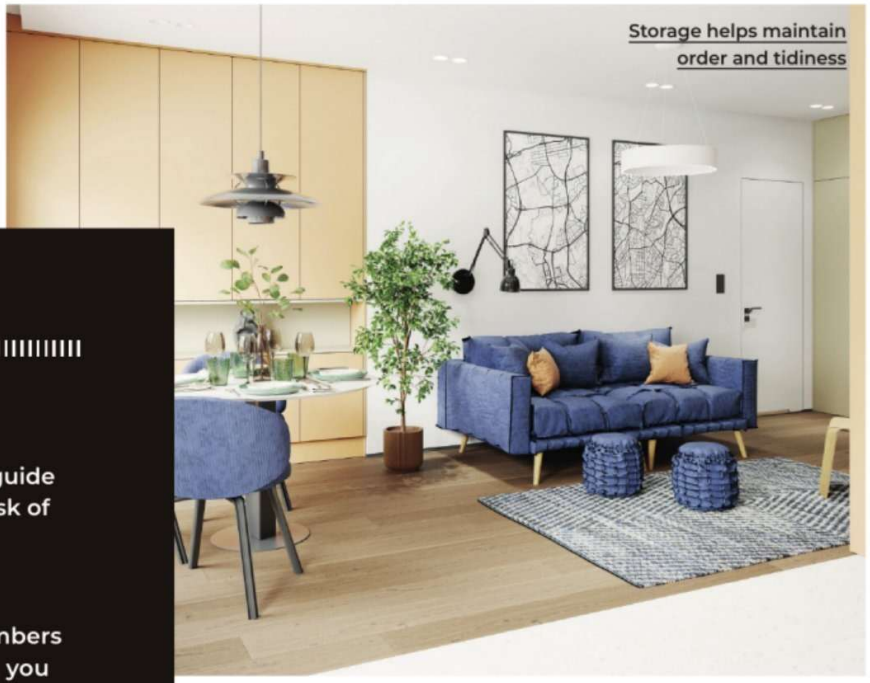


Food containers help free up cupboard space

"A COFFEE TABLE WITH UNDERSHELF STORAGE IS ALSO IDEAL FOR KEEPING YOUR TV REMOTES, GAMING CONTROLLERS AND OTHER DEVICES, CHOOSING ONE WITH DRAWERS IF YOU WANT TO CREATE A MORE SIMPLIFIED SPACE"

LOUNGE SPACE

Last on the list when it comes to storage is your lounge. Seating with hidden storage is one, swapping standard footstools for budget-friendly fabric or faux-leather storage ottomans, which again you can usually find for a steal on a selling site. Not only do they provide extra seating, but they can also store items you don't need on a daily basis: think blankets, text books, board games – even items such as a winter duvet in summer. A coffee table with undershelf storage is also ideal for keeping your TV remotes, gaming controllers and other devices, choosing one with drawers if you want to create a more simplified space. Speaking about space, we're talking those empty areas that yet again you could use for storage. Not quite enough space to fit items under your sofa? Risers, just as in the bedroom, are a great way to keep flat items like linen you don't currently need, again using vacuum bags to maximise space, as well as preventing them from getting dirty. If possible, pull the sofa a few inches away from the wall to store flat items, and utilise empty corners by adding a freestanding vertical tier shelf. Because it really is easy to find storage solutions with just a little clever thinking.



Storage helps maintain order and tidiness

5 STORAGE APPS

1 DECLUTTERFY (Android, iOS, free)
Overwhelmed by mess but don't know where to start? This uses advanced AI to guide you step-by-step, turning the daunting task of decluttering into a rewarding experience.

2 VINTED (Android, iOS, free)
Sell your pre-loved stuff to other members who'll love it again. They get a great find, you get more space at home. It's look-good, do-good, feel-good, for everyone. You can also buy what you need here, too.

3 ADOBE SCAN (Android, iOS, free)
Get cleaner documents without rescanning – this turns your mobile device into a powerful document scanner and PDF maker, that helps you save and organise your paper documents as digital files.

4 STUFFKEEPER (Android, iOS, free)
This app makes storing and finding things easy – things you don't use often, but that can come in handy at any moment. Find yourself misplacing things because you don't remember where you put them? This is also the app for you.

5 HAPPY STUDENT (Android, iOS, free)
University or college is supposed to be the best time of your life, but the logistics can be a challenge. Whether you're starting for the first time or prepping for graduation, Happy Student is your ultimate survival guide. ■

HELP THE PLANET AND YOUR POCKET



SAVE £100S AND HELP THE PLANET? YOU CAN WITH THE iOUTLET

Let's be honest.....student-life isn't cheap.

After you cover the day to day costs of rent, food, travel and trying to have a social life there isn't a lot left over.

So buying your tech - phones, laptops, tablets and sometimes even gaming consoles - can be a real strain on top.

That's where The iOutlet comes in.

Buying from The iOutlet can save you **hundreds of pounds** compared to buying brand new - and it's a great choice for helping the environment as well.



WHAT IS REFURBISHED TECH?

Refurbished tech is tech that is being used for the second, third, fourth (or more) time. When it comes from The iOutlet, that tech will be expertly refurbished, carefully checked, tested, cleaned and graded.

WHY IT MAKES SO MUCH SENSE!

A brand new smartphone can easily cost upwards of £1,000 and a laptop even more. A brand new console is also a substantial purchase.

Refurbished tech helps you get far more for your money. A model or a spec you thought was out of your budget suddenly is achievable or it means you can get more products if you have a set budget in mind. You can have a pristine product if you want, or a few bumps or marks means a saving on the same model.

Shopping from The iOutlet also means you get:

1. A 12-month warranty
2. A thoroughly tested device
3. Expertly refurbished and graded device

That means no nasty surprises and no stress if something goes wrong.

WE'VE GOT EVERYTHING YOU NEED

Whether you're writing essays, attending online lectures, managing your finances or enjoying some downtime, we've got you covered

- Laptops and tablets for coursework, note-taking and studying
- Phones for staying connected, banking apps and everyday life
- Consoles for gaming and relaxing when you need a break



BETTER FOR YOUR BANK BALANCE... AND THE PLANET

Saving money is great but buying refurbished also does something amazing for the environment.

Around 90% of the environmental damage caused by a phone or laptop happens before you even switch it on. It happens during mining, manufacturing and shipping. Once a device exists, using it for longer is one of the best things you can do for the planet as it:

PREVENTS E-WASTE

Millions of working devices are thrown away every year. Refurbished tech keeps electronics in use so they are not in landfill and polluting the environment.

LOWERS CARBON EMISSIONS

Making a brand-new phone creates between **50kg and 90kg of CO_2**. Refurbishing one creates around **5kg to 15kg**. That's up to **90% less carbon** - just from choosing refurbished.



GOT OLD TECH? TURN IT INTO CASH

If you've got an old phone, tablet or laptop sitting in a drawer, don't just leave it there.

You can get a quote in less than 60 seconds, send your tech for free by post, and get paid the very same day the product is received

Get **cash in your bank** the same day or **credit towards your next purchase**, the choice is yours!

SMART MONEY, SMART CHOICE

Choosing refurbished tech fits perfectly for anyone looking to get more for their money. You get what you need, spend less and make a positive impact on the world at the same time.

That's what we call a **smart move.**

We can't wait to welcome you to The iOutlet - the home of **New To You** tech.

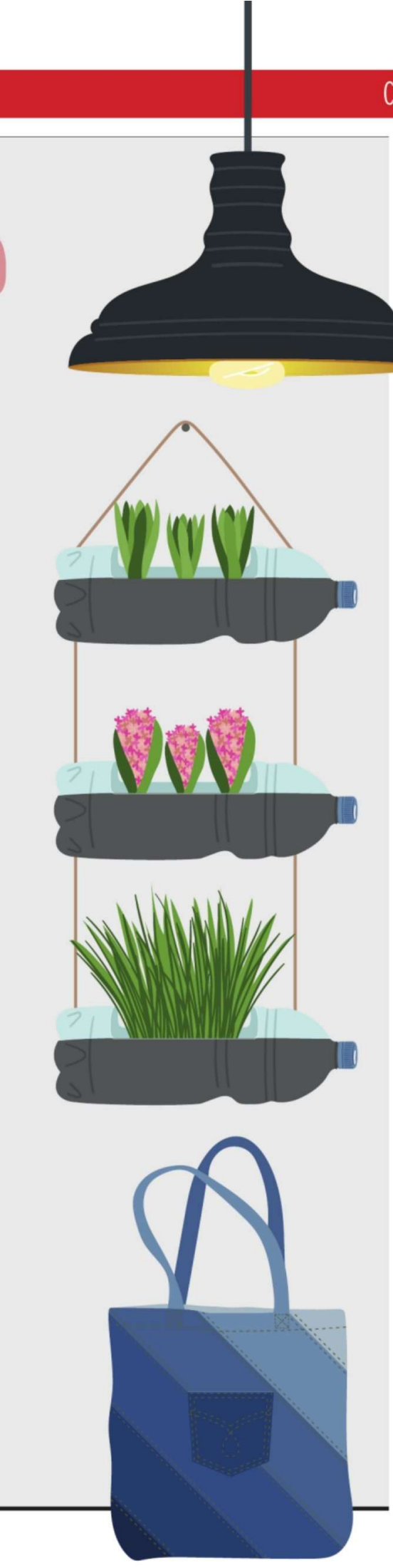
SCAN HERE

THE iOUTLET



THE ONLY WAY IS UPCYCLING

Upcycling is great for the planet and your finances – plus, you'll learn some new skills along the way too, as **Darren Lock** explains



There's nothing wrong with trying to save the planet and there's certainly nothing wrong with trying to save some money while you're doing it! So, imagine you can do your bit to both cut back on your waste items and save a few pennies into the bargain too! That's the whole premise of upcycling; it's a little bit of recycling with a dash of imagination thrown into the mix. So, if you like arts and crafts and want a new challenge, this might be a way of clearing some of that clutter that's building up around your home and enabling you to unleash your creative side.

Unlike recycling, which is more about disposing of unwanted items in a way that they can be broken down to their component parts and repurposed into something else entirely, upcycling often keeps the item intact and with some clever modifications gives it a new lease of life, sometimes giving it a new purpose too. For example, you might turn an old jean jacket into a clutch bag or some old crates into something that can store your records.

"THERE'S NO LIMIT TO WHAT YOUR IMAGINATION AND SKILLS CAN DO – SO LOOK AROUND AT WHAT YOU'VE GOT TO WORK WITH"

THE BENEFITS OF UPCYCLING

The most obvious benefit of upcycling is financial – though if you don't have the necessary tools to hand, there might be a small outlay at the outset of the journey to cover the various costs of tooling up. But the whole intention is to turn something you might have thrown away – or something you've gained for free or cheaply via a charity shop – into something that might normally cost you a significant sum of money.

Then, of course, is the environmental benefit of doing this. You are doing your bit to stop another landfill site backing up and cutting out the necessity for another product from being produced on the factory line and the various material and logistical costs that come with that.

In the age of fast fashion, textiles are a particularly good example of a wasteful, environmentally damaging industry and giving old garments a second chance helps reduce that wastage one patched elbow at a time. Remember, upcycling isn't a new thing – it's just a new name for something that used to happen all the time in previous »



From housing scams to deepfakes

How to graduate fraud-free

You've finally found it. After weeks of scrolling through property sites, trekking across town for viewings, and debating who gets the biggest room, you're contacted by a landlord offering your dream place. Affordable rent. Walking distance to campus. Five minutes from your favourite pub. No mould in sight.

You reply immediately.

The "landlord" replies within minutes. There's huge interest in this house. If you want to secure it, you'll need to transfer the deposit today. They can't hold it without payment, and there are five more viewings scheduled.

You and your housemates don't want to miss out, so you gather the money and send the deposit. The next morning, the listing has vanished. The landlord stops replying to you. The house, you discover, was never available to rent.

For many, this isn't a hypothetical scenario — it's the reality of scammers increasingly targeting students.

According to UK Finance, criminals stole £629.3 million through scams and payment fraud in the first half of 2025. The average loss of £300 might not sound life-changing, but it could be the difference between being able to pay your rent or not. It's also double the estimated £146 average student's monthly grocery spend in 2026, according to Save the Student. At a time when finances are often stretched thin, falling victim to a scam could derail your term.

The bigger picture

Why am I a target?

Scams are on the rise as our lives become increasingly digital, and new technologies help criminals deploy schemes at scale. Fraudsters using AI can target thousands of people simultaneously, with scam attempts blending into the everyday contact we receive from brands and businesses. In this environment, it's tough to tell real and fake messages apart.

Mastercard research suggests digital overconfidence doesn't help as younger generations are more likely to describe themselves as "very confident" in spotting threats. Yet 43% of Gen Z say they have replied to scam attempts — compared with 22% of Gen X and 14% of boomers.

Scammers like to target students because you may be managing money independently for the first time, potentially while under financial pressure. They often pose as a landlord, university provider, bank or trusted company and create a convincing but false reason to transfer money. These are known as Authorised Push Payment scams, which are designed to manipulate you into authorising a payment yourself. This might come through a phishing email, a phone call, or messaging app. Because you are expecting to make large one-off payments, such as housing deposits, rent, bills or tuition fees, criminals exploit that context to make the request seem legitimate.

Master manipulators

Getting inside the scammer brain

Scams succeed because they target our emotions. A housing scam is rarely about technical hacking, it's about social engineering — manipulating someone by exploiting stress, excitement or FOMO.

They work on three psychological triggers:

- **Scarcity** — creating an impression that time is limited.
- **Authority** — posing as a landlord, agent or official.
- **Reassurance** — providing partial documentation to appear credible.

Through these, scammers try to steer us away from rational decision-making and put us under pressure to act quickly. AI has added extra layers to this manipulation. Fraudsters can now create synthetic identities — combining real and fabricated personal information to build entirely new, believable profiles — generate convincing tenancy agreements, or even use cloned voices in impersonation scams.

In your corner

How Mastercard is helping

While AI is making it easier to construct scams, it's also helping us fight back. U.K. banks and payment providers monitor transactions in real time with Mastercard's innovative AI powered real-time risk-scoring service, Consumer Fraud Risk.

When someone tries to send money, the service analyses billions of transactions on the payments network, utilising data points across multiple banks to identify high risk transactions. Checks include the amount sent, whether the recipient account has been linked to fraud before, if the payment fits the sender's usual behaviour, and whether similar payments are happening elsewhere in the network at the same time. This happens in a sub-second, before funds leaves the account, meaning suspicious transactions can be flagged.

The service can also alert receiving institutions of high risk "mule accounts", that are set up to receive fraudulent funds, enabling banks to block, delay payments and allow further investigation.

Pause, prove and protect

How to up your scam safety

Technology can back you up but staying alert is critical to defend against scammers.



First, pause.

If something seems too good to be true, it probably is. A legitimate landlord will not withdraw an offer because you took five minutes to check their details.



Second, verify independently.

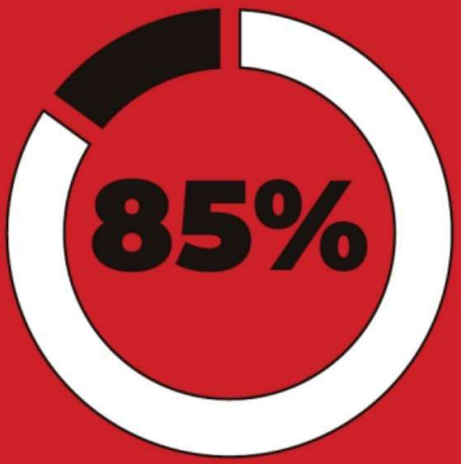
If you're contacted unexpectedly, whether by email, text, messaging app, or phone, look up the source using information you have found yourself.



Third, act if something feels wrong.

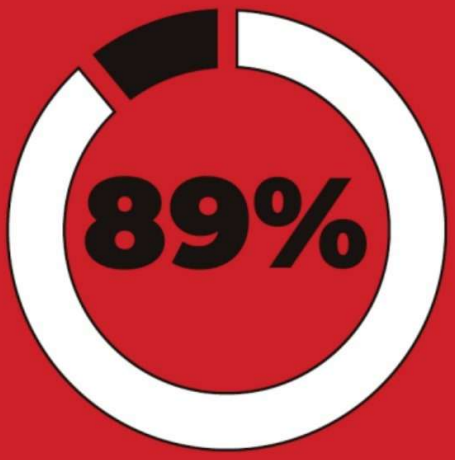
If you think you may have sent money to a scammer, contact your bank immediately. The faster you report it, the greater the chance of recovering the funds.

Student scams won't stop anytime soon but if you're well prepared, you'll make sure that next attempt doesn't have your name on it.



A 2019 SUZE/NUS SURVEY OF OVER 1000 UK STUDENTS FOUND THAT 85% WERE COMMITTED RECYCLERS WITH 69% SAYING THEY RECYCLE EVEN IF IT REQUIRES EXTRA EFFORT

(SOS UK)



IN A 2024 SOS UK STUDENT SURVEY, 89% OF STUDENT RESPONDENTS REPORTED RECYCLING HOUSEHOLD WASTE AS PART OF THEIR EVERYDAY BEHAVIOUR TO REDUCE CLIMATE CHANGE

(SOS UK)

generations. They called it make and mend and when an item became worn, it was either patched or repurposed.

Then there are the psychological benefits of upcycling. Firstly, you feel good that you are doing your bit to cut down on wastage, but then there's the imaginative and lateral thinking involved in turning an item into something else. The satisfaction of thinking up and creating something no-one else will ever own is genuinely satisfying.

Finally, there's all the practical skills you will learn along the way. By the time your journey is underway, you would have learnt skills such as sewing, painting, carpentry and much more. So, a whole new skill set is just a tatty jumper away!



Give an old chair a new lease of life

GETTING STARTED

So where do you start? There's an old expression that you cut your coat according to your cloth, which means you work with the materials you have around you and keep within your means. With this in mind, have a look around and see what items you're either planning to junk or do not use anymore and make a list. For example, there might be some clothes that can be repurposed or items that may have come to the end of their life that you can extend by upcycling.

There are a few categories of material for you to consider. Firstly, there's cloth and fabrics and these can be anything from an old pair of jeans you no longer wear

to worn out rugs and old bags that have seen better days. Secondly, containers just as plastic or glass bottles can easily be refashioned. Then there's larger items such as existing furniture or wooden crates. There's no limit to what your imagination and skills can do – so look around at what you've got to work with.

Once you've got an idea of what items you have to start your upcycling project, you might need a healthy spurt of inspiration. Thankfully, that's where the internet comes in handy and there are many places you can go to help you spark a project into life. While it is an older platform today, Pinterest is still one of the leading places to head when looking for ideas. You can browse ideas by material and there's a wealth of content to kickstart your imagination. If you are more au fait with social media, then Instagram and TikTok are bursting at the seams with influencers who "thrift flip" and spend their time demonstrating "before and after" transformations on video. These often come with step-by-step tutorials to help the viewer along the way. Alternatively, you can just head to your search engine of choice and do a search for the items you have to hand that you want to upcycle. So, if you have an old jacket, search for "denim jacket refashion" or if you have an old piece of furniture you're working with go with "old dresser makeover", for example.



Repurpose those old jeans into something new

PLANNING AND PREPARATION

Once you've sourced your item and formulated your idea to revitalise it, resist the urge to run at the project with utter abandon. You're more likely to make mistakes and possibly ruin your material this way, so take some time to plan out what you're going to do. This might involve coming up with some sketches of what you want to do or even writing down the processes you need to go through to finish your project. Crystalise the idea in your mind and list the steps involved whether it be sewing or sanding, it will help you get your tools to hand and be ready to engage with the task. After planning, preparation is the next step to a successful upcycle. It might not be particularly glamourous prepping your material, but if you are repainting furniture, for example, to get a good finish you will need to take the time to strip off the old paint, prepare the surface for a new covering and may be even paint a primer coat. The same can be said for any other item you might be using: you may have to wash and clean it first – but remember you will get better results this way. »

"TAKE SOME TIME TO PLAN OUT WHAT YOU'RE GOING TO DO. THIS MIGHT INVOLVE COMING UP WITH SOME SKETCHES OF WHAT YOU WANT TO DO OR EVEN WRITING DOWN THE PROCESSES YOU NEED TO GO THROUGH TO FINISH YOUR PROJECT"

Save in gold
Spend in pounds

(or dollars or euros or...)



Being a student today is tough. Rent is rising because of inflation and the cost of everything from coffee to concert tickets keeps going up. You're officially an adult now, but the financial system you've inherited is working against you.

That's where **TallyMoney** comes in.

What Is TallyMoney?

With TallyMoney, you get an everyday account with an individual account number and sort code, but instead of pounds, your savings are stored in gold.



This new form of mainstream money is **tally**®, **1 tally = 1 milligram of physical gold** (not a crypto).

You can access your money instantly through the TallyMoney app, or your **TallyMoney debit Mastercard**®, so you can spend your gold balance in any currency wherever Mastercard is accepted globally.

In short: **TallyMoney protects you from inflation, supercharges your savings potential, all with the convenience and easy access of everyday money**.

Why gold?

You've probably noticed the pounds in your bank account don't stretch as far as they used to. That's not your imagination, that's inflation. And prices rise faster than any interest paid by your bank.

Gold is different because:

- It can't be printed out of thin air
- There's a limited supply
- It's physical, rare, and globally recognised

This makes TallyMoney an ideal place to store your savings, and protect your purchasing power from inflation.

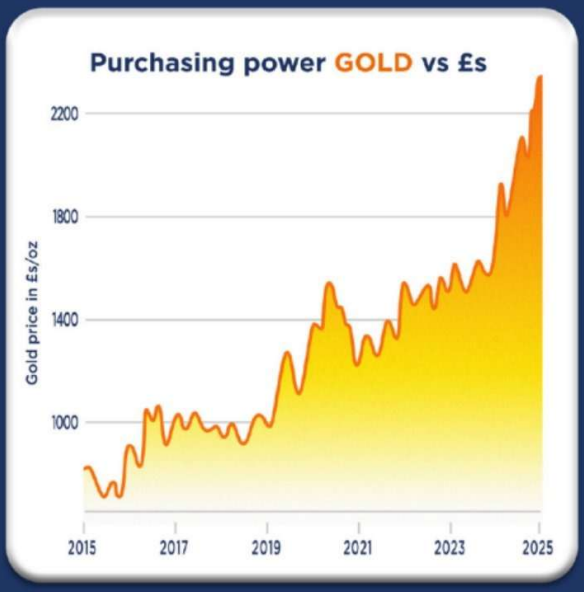
Gold vs pounds (£) in a bank

Since the start of the century, **gold has grown by over 12% per year on average**. In 2025 alone, gold grew by **over 50% against the pound**.

Past performance is not a guarantee of future results, but compare that with the interest paid by banks. Even the best ISA accounts only return around **5% per year**.

From 1 January to 31 December 2025:

- **£1,000 in a TallyMoney account grew to over £1,500**
- **£1,000 in an ISA grew to around £1,050**



Transparent fees

TallyMoney is upfront about what you pay and why. Our fees go towards buying and storing your gold, giving you unlimited balance protection and unlimited free payments out, plus free ATM withdrawals.

Unlike traditional banks, there are:

- No hidden transaction fees
- No FX mark-ups when you spend abroad
- No confusing small print

Gold purchase fee	No hidden fees, no extra costs...EVER	1.49%
Account keeping fee	Uncapped balance protection Unlimited transactions	0.5% p.a.
Spend, withdraw or transfer your money	Its your money, use it globally...FEE-FREE	Totally FREE

Student offer

To help you get started, we're offering an **exclusive student deal**. Use this code when you sign up and your **£12 account activation fee will be waived: TALLYUNI**

Scan to claim your free activation fee (saving you £12)
Use code: **TALLYUNI**

The bottom line

Inflation isn't going away. The longer your money sits in a traditional bank account, the more its purchasing power is silently eroded.

With TallyMoney, you own gold, spend and make payments from your account balance, and stay in control, all from your smartphone.

Learn more at **tallymoney.com**

Download at Download on the App Store · GET IT ON Google Play



Owning gold is not a risk-free investment, market fluctuations affect the equivalent GBP value. The value of tally moves up and down with the gold price.

Past performance is not a guarantee of future results. This card is issued by Transact Payments Limited pursuant to licence by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

SOURCING MATERIALS

The great thing about upcycling is that the majority of what you need is probably already around the home – whether they be jars, boxes, old clothes, offcuts of wood or out-of-date furniture. If you are looking for something a little more challenging for your project, then try charity shops and car boot sales to source interesting knick-knacks for transformation. You can also ask your family, friends or neighbours if they have any items they don't want and may want to donate to you. There are also online marketplaces and freecycle groups on social media that are another option. Skips and kerbside collections can also be a good source of material but always ask before removing items to stay within the law.



Transform old furniture into stylish new pieces

UPCYCLING IDEAS

1 REPURPOSE OLD CLOTHING

Clothes that are stained, torn or simply no longer worn don't have to go straight in the bin. Old t-shirts can be cut into cleaning rags, braided into rugs, or sewn into tote bags. Jeans make sturdy patchwork cushion covers, small storage pouches or even an apron. Worn-out jumpers can be felted and turned into mittens or slippers, while old shirts can be refashioned into children's clothes or simple pillowcases. Even mismatched buttons and zips are worth saving for future projects.



2 REVAMP OLD FURNITURE

Furniture is one of the most rewarding categories to upcycle because the transformation is so visible. A dated wooden dresser can be sanded back and repainted in a modern colour, or given a stencilled pattern for a more decorative finish. Swapping old handles and knobs for new hardware is a quick, low-cost way to modernise a piece without any painting at all. Wooden pallets can be broken down and rebuilt into coffee tables, headboards or outdoor seating, while an old ladder makes an easy freestanding shelf or towel rail with barely any alteration required.

"THE GREAT THING ABOUT UPCYCLING IS THAT THE MAJORITY OF WHAT YOU NEED IS PROBABLY ALREADY AROUND THE HOME – WHETHER THEY BE JARS, BOXES, OLD CLOTHES, OFFCUTS OF WOOD OR OUT-OF-DATE FURNITURE"

3 GLASS JARS AS VASES OR TRINKET HOLDERS

Jam jars, pasta sauce jars and even old bottles are some of the easiest and cheapest items to upcycle. Once the labels are soaked off, a jar can become a simple vase for cut flowers or — with a lid — a container for buttons, hair accessories, or bathroom bits and bobs. A coat of paint, some twine wrapped around the neck, or a strip of washi tape can dress up a plain jar for very little effort or cost, making them popular for gifts and homemade wedding or party décor too.



5 APPS TO HELP YOU UPCYCLE

1 PINTEREST (Android, iOS, web browser, free; optional paid advertising tools for businesses)
A visual search engine for project ideas, mood boards and step-by-step tutorials. Search by material ("upcycled jar") or item ("dresser makeover") to build a folder of inspiration before you start.

2 OLIO (Android, iOS, free)
A local sharing app for giving away and picking up free items — including furniture, fabric and household bits — from people nearby, as well as buying and selling homemade or pre-loved goods.

3 VINTED (Android, iOS, web browser, free to browse and list; small buyer protection fee added at checkout)
Primarily a marketplace for buying and selling second-hand clothing, but a handy source of cheap fabric, garments and accessories to repurpose, as well as a place to sell your own upcycled creations.

4 DEPOP (Android, iOS, web browser, free to use; Depop takes a percentage of each sale)
A resale marketplace popular with a younger, style-conscious audience, useful both for sourcing cheap vintage or unwanted clothing to rework and for selling finished upcycled pieces.

5 TRASH NOTHING (Freecycle network) (Android, iOS, web browser, free)
An app built on local Freecycle groups, where members give away items they no longer want — from furniture to fabric scraps — rather than throwing them away. ■

4 CARDBOARD BOXES FOR STORAGE

Before recycling that delivery box, consider whether it could earn its keep a little longer. Sturdy boxes can be covered in leftover wallpaper, fabric or paint and used as drawer organisers, magazine holders or under-bed storage. Smaller boxes make good desk tidies for pens, chargers and stationery, while a stack of matching covered boxes can double as a simple shelving unit for a student bedroom or shared house, where built-in storage is often in short supply.



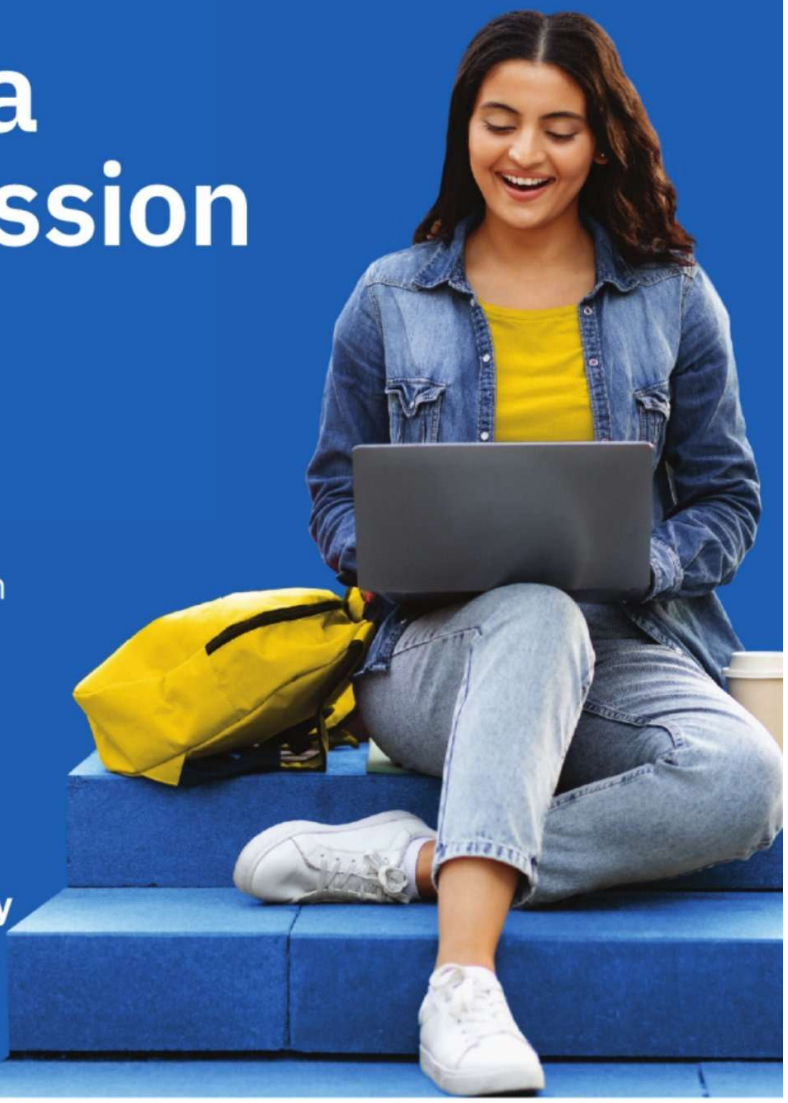
UCL'S REUSE SCHEME COLLECTED OVER 1100KG OF ITEMS (CLOTHES, KITCHENWARE, ETC) DURING THE SUMMER 2025 MOVE-OUT PERIOD

(UCL)

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01	**Start strong without the guesswork**	Upload notes, references, guidelines, pdfs and chat with them to extract insights. Compare all the information, organise ideas, and generate research outlines to structure your draft in minutes.
02	**Refine your writing and academic tone**	Get more clarity, flow, and academic style while building assignment with contextual research suggestions, so your work reads natural and true to your own voice effortlessly.
03	**Find credible research & cite accurately**	Explore relevant research from over 250 million verified articles and add citations as you write. With support from 10,000+ citation styles, your work stays accurate, credible, and grounded in evidence.
04	**Run your writing through essential checks**	Improve your work with checks for plagiarism, AI-generated content, and reference quality. Review suggestions before you submit.
05	**Prepare and submit with confidence**	Get ready-to-use templates that help you prepare submission-ready documents faster, ensuring your work is complete, aligned with university guidelines, and ready to submit.

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Jessica Campbell Pharmacy Student, Queen's University Belfast, UK

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Your health and wellbeing are a priority

8 WAYS to maintain your health and wellbeing

It's vital to look after your health to make the most of life at uni, as **Michelle Higgs** explains

There's so much to look forward to at university: making new friends, immersing yourself in your studies, exploring different places and becoming an independent adult. But to get the most from the whole experience, you need bags of energy and to feel great, inside and out.

Most of us need to work on maintaining our health and wellbeing. Practising self-care in this way isn't selfish; it's the smart thing to do to make sure you're ready, both physically and mentally, for the challenges that lie ahead.

EAT HEALTHILY

We all know that a healthy diet is better for us, but how does that work practically? Well, it's all about getting the balance right. There's no need to give up your favourite foods, and having an occasional takeaway or ready meal is absolutely fine. If you're not overweight, you can follow the ratio of eating 80% healthy and 20% less healthy foods which works for most people. This means you'll be eating healthily most of the time, and you'll develop good eating habits that will become a natural part of your everyday life.

For the best possible health, focus on eating a balanced diet that's rich in fruit and vegetables (at least five portions a day), starchy carbohydrates, proteins and unsaturated oils. There's lots more about healthy meals and portion sizes on the NHS Eatwell Guide website ***(https://www.nhs.uk/live-well/eat-well/the-eatwell-guide)***. »



Eating a healthy diet is key

olio

Score free food with this planet-friendly hack

Spend less and eat well with zero stress



£5 million
worth of free food given away every month

Sainsbury's · TESCO · PRET · わさび wasabi sushi & bento · Iceland

How to get free food on olio

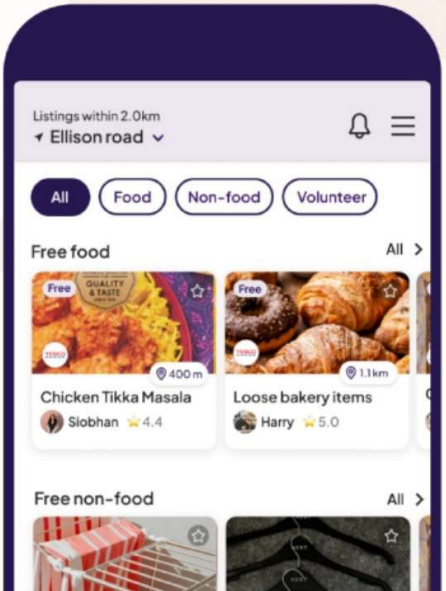
(and other things you *actually* need)

1. Browse free food shared by people nearby
2. Request what you'd like to pick up
3. Collect your food at the agreed time and enjoy!



"I started using Olio at Uni. Every week I'd get free Pret food, and now I rescue food from Tesco, I love saving money and food at the same time!"

Rebekah, Birmingham University



Download Olio for free

Download on the App Store · GET IT ON Google Play

The best way for YOU to eat well on a student budget

Is your bank balance giving cereal for dinner?

- How did you know?!
  - **Do you like a freebie?**
    - Yes!
      - **Today's vibe: low battery mode or side quest accepted**
        - Bring it on!
        - Just show me the freebies
    - YES!!
      - **Your cooking style is more...**
        - Masterchef energy
        - Loyal to instant noodles
- Eh, it could be worse
  - **Tired of eating uninspiring meals?**
    - Please, no more pasta
      - **Your cooking style is more...**
    - Nope, I love my rotation
      - **Want more money for fun?**
        - My weekend plans say yes
        - Yes, and gimmie some good karma too

Collect & keep surplus food

Join thousands of volunteers rescuing unsold food from local businesses. Keep between 10% - 100% of the food and share the rest with your community.

You'll earn some good karma too - it's a win-win!

Not feeling it? Get freebies without volunteering

Free food, the simple way

Request and pick up unsold food rescued from local businesses every day. It's simple and sustainable.

From fruit, veg and other groceries to chef-prepared meals, Olio is the planet-friendly hack to get free food nearby.

See discounts, shop smarter

No more stalking staff with the yellow sticker machine - see what's reduced at local supermarkets in real-time with Olio and get your favourite foods at bargain prices!

Still wanting freebies?

Olio is fighting food waste, one share at a time



140 million free meals shared

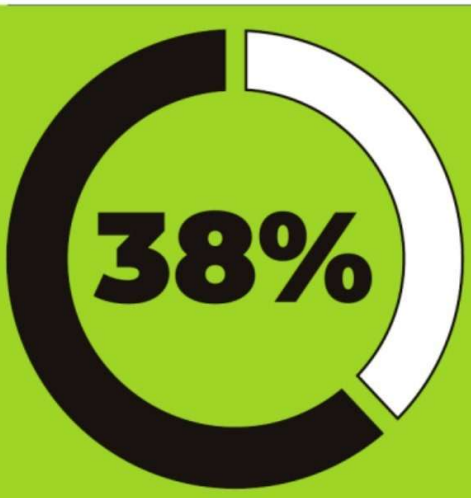


1 billion car miles equivalent taken off the road



5 million Olio-ers in the UK

...and counting



38% OF STUDENTS USE EXERCISE TO MANAGE STRESS

(NatWest Student Living Index, 2025)



39% OF STUDENTS SAY THEIR SLEEP IS AFFECTED BY MONEY WORRIES

(Save the Student, National Student Money Survey, 2025)

STAY HYDRATED

It's just as important to drink sufficient fluids to maintain good physical health as it is to eat a balanced diet. When you're busy, it's easy to forget to drink regularly, but if you get a lot of headaches or experience dizziness, constipation or muscle cramps, you could be dehydrated.

It's recommended that you drink about 2 litres of liquid or between six and eight glasses and cups a day. Water, lower-fat milk, plain tea and coffee (without sugar), and fruit tea all count towards the total. If you don't like plain water, try adding sugar-free squash, or lemon or lime juice for extra flavour. Always remember to take a refillable bottle with you whenever you go out so that you can stay hydrated on the go.



Good hydration is vital to health

GET A GOOD NIGHT'S SLEEP

Your body needs quality, uninterrupted sleep to rest and repair itself. If you're not sleeping for long enough or you're waking up frequently in the night, you're likely to experience a great deal of fatigue, problems concentrating, and changes in mood. You can increase your chances of a good night's sleep by keeping to the same times for getting up and going to bed.

Try to get into a regular bedtime routine, perhaps by having a hot drink, listening to some soothing music or meditation, or reading a book. Your bedroom should be restful; free of clutter and screens (turn off your smartphone at least an hour before bed); and as dark as possible (try a sleep mask if the curtain or blind is too thin). If you're struggling to sleep because of noise in halls or a house-share, ear plugs can often help.



Sport is a great way to keep active

KEEP ACTIVE

To help you feel fitter and healthier, make sure you're as physically active as possible, ideally for at least 30 minutes a day. Exercise will also improve your mental wellbeing by boosting your mood and self-esteem, reducing stress levels and improving your sleep quality.

You can build exercise into your daily routine by walking or cycling to uni, or getting off the bus a few stops earlier. Even better, find an activity that you really enjoy so that you don't even realise you're exercising! From yoga, padel and football, through to swimming, running and dance, there's something to suit everyone, whatever your fitness level. Always check with your GP first before attempting any strenuous physical activity if you haven't exercised for a long time.

GET OUT INTO NATURE

For an instant (and free!) boost to your mental wellbeing, get outside and really appreciate the beauty of nature. Find the nearest green space – a park, a wood, a canal towpath or a river bank – and try to recapture some of that awe and wonder you had as a child.

Being in nature in this way links with mindfulness – paying attention to the present moment. Slowing down and using your senses to really notice your surroundings can make you feel calm, especially if you're stressed out or anxious. Five minutes a day of mindfulness in nature can make a real difference, but you might want to spend longer in the moment once you understand how well it works. »



"TO HELP YOU FEEL FITTER AND HEALTHIER, MAKE SURE YOU'RE AS PHYSICALLY ACTIVE AS POSSIBLE, IDEALLY FOR AT LEAST 30 MINUTES A DAY"

Iceland & the food WAREHOUSE

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EVERY WEDNESDAY FROM OCTOBER

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1

TOP UP YOUR BONUS CLUB APP WHEN YOU GET YOUR LOAN PAYMENT

2

GET £1 BONUS FOR EVERY £20 YOU TOP-UP*

3

SHOP IN-STORE OR ONLINE AND USE YOUR BONUS WHEN YOU NEED IT

*Visit **iceland.co.uk/terms** for further details



Iceland & the food WAREHOUSE

DON'T FORGET TO DOWNLOAD THE BONUS CLUB APP

USE THE QR CODE

10% Student Discount instore every Wednesday

10%off for students when you shop instore on a Wednesday between 01.10.25 to 29.10.25 at any Iceland or The Food Warehouse store. Excludes Iceland Local and The Range. No Minimum spend required. Valid photographic student identification required. 10% is redeemable instore only, excluding online. Applied at checkout. Cannot be used in conjunction with any other discount. Excludes Bonus Card savings and purchase of carrier bags. Excludes purchase of alcohol in Scotland, Wales and Northern Ireland. Iceland may modify, withdraw, terminate, or suspend any promotion or discount for reasons outside of its reasonable control. Discount terms and conditions apply. See iceland.co.uk/terms.



Make time for the things you enjoy

REDUCE YOUR SOCIAL MEDIA

Do you check your notifications as soon as you wake up? Or do your socials distract you from your studies? Although social media is a great way to connect with your friends, the pressure of gaining likes and feeling the need to respond to posts and messages straight away can become overwhelming. As well as switching your phone off at night, try to cut back gradually on your socials. Start with 5 minutes without looking at your phone, then 10, then 20 and so on, until you can comfortably avoid scrolling for at least an hour at a time.

SET ASIDE MORE ME-TIME

There's so much to do at uni, from lectures, seminars and essay deadlines through to all the social activities on offer. It can be difficult to keep up the pace, so if it's all becoming a bit too much, you need to put yourself first and practise some self-care.

Make a regular non-negotiable date with yourself and pencil out time in your schedule just for you. It could be 10 minutes a day, or an afternoon or evening once or twice a week. It's important that the timing works for you and that you do something you would genuinely look forward to. That might be meeting a friend, curling up with a good book, catching up with a boxset, or simply chilling out with nothing to do.

5 HEALTH AND WELLBEING APPS

1 BETTER POINTS (Android, iOS, free)
Get rewarded every time you walk, run or cycle with this great app, and exchange the points for vouchers at various high street stores.

2 INSIGHT TIMER (Android, iOS, free)
Use this free meditation app to help you relax and improve your sleep quality; it has the world's largest audio library of guided meditations to choose from.

3 MINDSHIFT (Android, iOS, free)
This innovative app aims to improve your mental health with Cognitive Behavioural Therapy (CBT) techniques to help you cope with anxiety.

4 NHS BETTER HEALTH – HEALTHIER FAMILIES
Not an app but a platform packed with easy step-by-step recipes for healthier breakfasts, lunches, dinners and snacks.

5 STAND UP! THE WORK BREAK TIMER (iOS, free)
Writing an essay or revising for exams? Use this app to remind you to get up and stretch your legs at regular intervals. ■

STAY CONNECTED

It can be difficult to find time at uni to keep in touch with friends and family back home. It always seems easier to text, message or email rather than speaking to them personally. For good mental health, it's important to have a proper conversation instead, either on the phone or via video call. Whenever possible, arrange regular meet-ups with the people you love most so that these relationships are not neglected.

Making new friends is easy for many of us, but for others it's not so straightforward. If you're finding it difficult to connect with people at university, try joining a sports club or a group centred around one of your interests, for example, films, walking or art. It's easier to strike up conversations when you're with likeminded people, and that can lead to more meaningful connections.



Make connections with likeminded people



STUDENTS SPEND AN AVERAGE OF £24 A MONTH ON HEALTH AND WELLBEING

(Save the Student, National Student Money Survey, 2025)

ASK FOR HELP

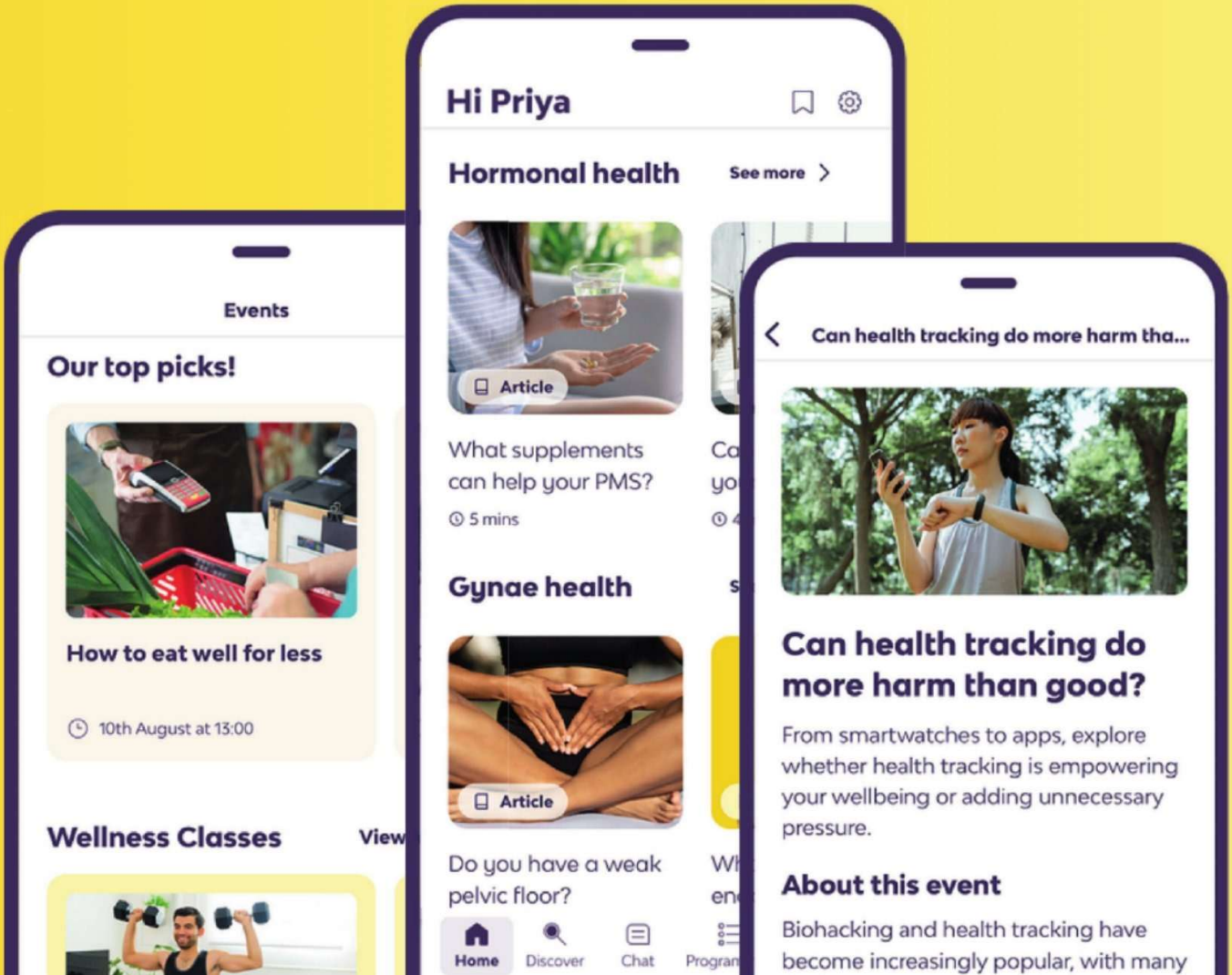
University can be very full-on, so if you start to feel overwhelmed by your studies, homesickness, finances or anything else, reach out for help. A problem shared really can be a problem halved, so talk to your friends, family or the student welfare team before the situation becomes worse.

"FOR AN INSTANT (AND FREE!) BOOST TO YOUR MENTAL WELLBEING, GET OUTSIDE AND REALLY APPRECIATE THE BEAUTY OF NATURE"

Peppy

Your health questions, answered by people who actually know

Free expert health advice for NASMA members – mental, physical and sexual health, all in one app.







Student life throws a lot at you at once – new routines, new pressures, and not always the support to match. When it comes to money, NASMA has you covered. But what about everything else? Sleep you can't get. Anxiety that won't switch off. Questions about sex and relationships you don't know who to ask. Symptoms you're too busy, broke, or embarrassed to look into properly.

That's where Peppy comes in.

Peppy gives you free access to expert-written health content and live events – created and led by qualified health practitioners, so you're getting real, trustworthy answers instead of a guessing game on Google, AI and TikTok. Read practical articles on the things that affect student life, and join live events and Q&As covering mental health, sexual health, and everything in between.

Why we're doing this

NASMA sees it every day: students are stretched thin, and health often gets pushed to the bottom of the list, or handled badly, too late, or not at all. We think that's wrong. Peppy is built to give you real, expert-backed answers when you need them.

Peppy is a clinician-led health platform trusted by employers and organisations across the UK. This access is provided free to NASMA members for a limited time.

What you get, free, as a NASMA member:

- A full library of practical, no-nonsense articles written by qualified health practitioners for students
- Live events and expert Q&As on mental health, sexual health and general wellbeing
- Straight-talking advice on topics the NHS doesn't always have time to cover
- Complete privacy. Nothing is shared with your university or anyone else

Get started in minutes. Sign up free with your student email and get access today.

Scan the QR code to download the Peppy app.

PEPPY.HEALTH

10 things you should know about managing your money at university or college





"Weekly budgeting can make it easier to identify where you can cut back and build a savings buffer for emergencies"

Managing your money as a student can seem daunting, but it's an important skill to learn. **MoneyHelper** provides free, independent guidance – please see their tips below to help you make the most of your money: »

THE BASICS

SETTING A WEEKLY BUDGET

When a large amount of money lands in your bank account, it can be tempting to spend it all straight away. Remember that this income must last each month or term, so it's a good idea to work out a budget based on the money you have coming in and out.

Check out MoneyHelper's page on student budgeting tips and use MoneyHelper's Budget Planner.

BUILDING A SAVINGS BUFFER

Weekly budgeting can make it easier to identify where you can cut back and build a savings buffer for emergencies. If you set up a separate account for your savings, you'll be less tempted to spend it. Visit MoneyHelper's page on instant access savings accounts for more information.



If you have turned 18, make sure you trace and access the money in your child trust fund to help with expenses and potentially save while being a student.

MANAGING A STUDENT ACCOUNT

Going to university and paying for things like rent, food and bills might be the first time you have had to manage large amounts of money on your own. A student bank account is the main way for you to manage your day-to-day money. Freebies that come with a new account can be tempting, but you should consider other factors, such as whether there is an easy-to-use app and what the fee-free overdraft on offer is. It's also important to check out the charges that might apply if you go overdrawn without permission.

It's important to check for fees and charges on bank account offers. The MoneyHelper bank account comparison tool has been refreshed to make choosing the right bank account simpler and includes a filter to compare student bank accounts. Visit MoneyHelper's page on student accounts for more information, including a list of comparison sites to help you compare features.

STUDENT DISCOUNTS

There are lots of great discounts available to students, so it's always worth searching online or asking in store every time you shop, and when you sign up to things like the gym or music streaming services.

You'll be able to get some discounts with just your student email address or ID card, but you can also sign up for more discounts with TOTUM, Unidays and Student Beans.

Be aware that while discounts can help you save money in the short term, it's easy to be tempted to overspend.



USING AN INTEREST-FREE OVERDRAFT

An authorised, interest-free overdraft is a vital lifeline for many students, and it can help reduce the need to take out more expensive forms of credit. Remember though, this is not free money, and you must pay it back after graduation.

If you exceed your interest-free overdraft or go into an unauthorised overdraft, you will be charged additional fees and interest.

Check out MoneyHelper's pages on overdrafts and on managing debts after graduation.

WHAT TO WATCH

REMAINING ALERT TO SCAMS

Make sure you remain alert to scams to protect your personal information and money. Before clicking any links in text messages or emails, or if you have received any unsolicited phone calls purporting to be from your bank or building society or firm asking for money, it makes sense to contact the company directly from its official website to check if it's a real message.

Students are often approached to use their bank account to transfer money illegally – known as being a "money mule". Using your bank account for illegal activity can mean it'll be shut down, which makes receiving money from your student loan or job much more difficult. You could also get a criminal record.

If you think you've been scammed, acting quickly can help limit the damage. Contact your bank or card provider immediately using their official phone number, or dial the UK hotline, 159, to contact your bank directly. You should report any scams you're targeted to Report Fraud and check out MoneyHelper's page on scams for more information.

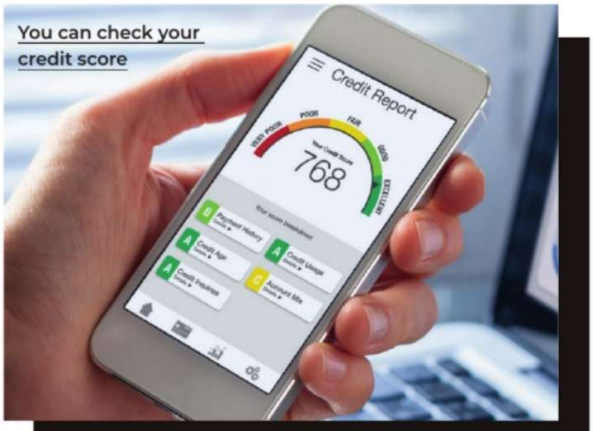
FAKE QR CODE RISKS

QR codes have become a quick and convenient way to access information, and you'll likely come across them regularly in everyday student life. However, it's important to stay cautious, as scammers are increasingly using fake QR codes to steal personal information. In recent cases, fraudsters have placed fake QR codes over legitimate ones in public places, including car parks and train stations. These may appear on posters, parking machines or ticket stations, redirecting users to phishing websites or claiming the machine is out of order and instructing you to use the fake QR code to pay. Before scanning a QR code, always check that it appears genuine and has not been tampered and after scanning avoid entering sensitive information on unfamiliar websites you're redirected to.

"If you set up a separate account for your savings, you'll be less tempted to spend it"

POLICE IMPERSONATION AND COURIER FRAUD

There has been a recent increase in fraudsters approaching people in person, pretending to be police officers or other trusted authorities. They may claim they need your help with an investigation, providing a false identity and fake badge number to convince you. Be alert to warning signs, such as requests to assist with an undercover investigation, withdraw money as evidence, or provide bank details, PIN, or bank cards to a courier. Remember, legitimate organisations - including the police and your bank - will never visit you to collect your bank cards, ask you to withdraw money, or request sensitive information to support an investigation. If you feel unsure, contact the organisation directly using official contact details to verify.



You can check your credit score

BEING AWARE OF GET RICH QUICK SCHEMES

Before you part with any money, you should understand the risks of trying to make money or get rich quick by investing. Students have lost large sums of money by making high-risk investments in cryptocurrency or on trading apps. Check the MoneyHelper page on understanding risks before you invest. »




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the Real Housewives
OF LONDON


HEATED RIVALRY

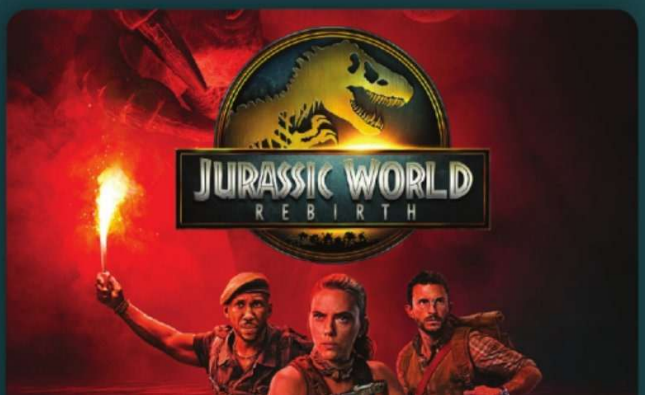

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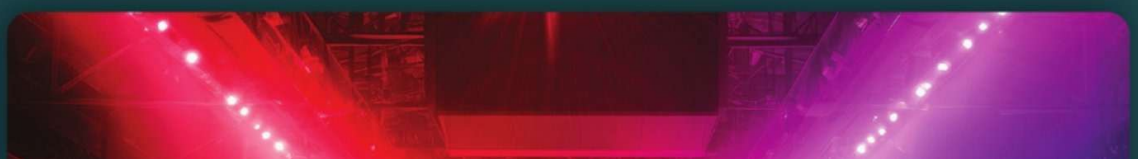












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18+ UK only. Student offer: Student verification required. All registrations must be made using your academic institution email address. You will pay £1 per year. Your membership renews automatically each year, and we will notify you of any price increases in advance, unless you cancel at least 7 days before your next billing date. Offer ends midnight Thursday, December 31, 2026. For full Sun Club T&Cs, visit thesun.co.uk/club. Offer & Competition T&Cs apply and are subject to change, see club.thesun.co.uk/sun-club.

CHECKING CREDIT SCORES

It's important to know that taking out a student loan will not affect your credit score, but other forms of borrowing and financial commitments, such as Buy Now Pay Later agreements or phone contracts, might.

A credit score is used by lenders to help determine whether you qualify for a particular credit card or loan, and even buying a house. A poor credit score could mean you are charged higher interest rates, are given a smaller credit limit or have your credit application denied.

Always make repayments on time to avoid damaging your credit score, and always contact the companies you owe money to if you're struggling to make repayments.

Be aware of free credit score scam emails, these impersonate credit referencing agencies and ask you to check your credit score. Please only check your credit score using reputable credit referencing agencies, such as TransUnion, Experian and Equifax.

More information can be found on MoneyHelper's credit scores page.

UNDERSTANDING CONTRACTS FOR RENTING OR PAYING BILLS

It's important to understand the liabilities you – or your parents/guardians – could face for failing to pay any money owed when signing a legally binding contact in your name.

If a direct debit fails more than once to somebody you owe money to, this could be deemed a breach in contract – which could impact your credit score.

It can be difficult to manage different bills and payments – but the consequences of not paying off some bills before others can be more serious. MoneyHelper's Bill Prioritiser tool helps you sort your bills and payments and tells you what you need to do before you miss a payment.

You can find more information on legal and financial responsibilities when renting on MoneyHelper's website.



PROTECTING VALUABLES AND POSSESSIONS

You should check whether your valuables and possessions are adequately protected in case of loss, theft or damage. Some items may be covered away from home by your parents' or guardians' home contents insurance. If you're living on campus, ask if contents insurance is included in your accommodation costs.

Visit MoneyHelper's page on contents insurance and, if you intend to drive, our page on car insurance.

GETTING HELP WITH DEBT

DON'T SUFFER IN SILENCE

If you've already missed more than one payment and can't come to an agreement with your supplier, you should reach out for help straight away. Debt is a reality for many students and can cause stress and anxiety.

All universities and colleges will have student support services, and many will have a student money adviser – they can inform you about financial help available to you as a student, such as hardship funds.

You can also use MoneyHelper's Debt Advice Locator tool to find an experienced debt adviser you can speak to about your situation and see what your best decision might be. ■

Find more useful money tips at ***www.moneyhelper.org.uk****. Article courtesy of the Money and Pensions Service.*

student money matters

Scan the code to read the latest edition and browse through the microsite



National Association of Student Money Advisors financial guide, helping students make the most of their finances, including:

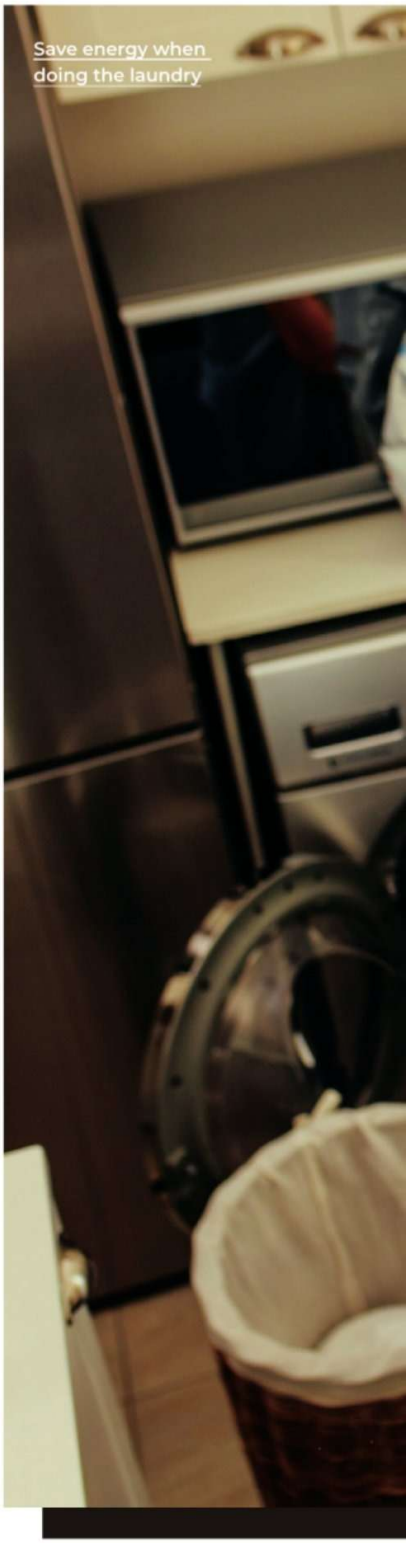
- **Advice on key financial areas**, such as housing, food and secondary income.
- **Hand-picked offers** for our student audience from specialist product and service providers.
- **Tips to help** you get the most out of your money and so much more.

Going green can help you to stay out of the red, as **Michelle Higgs** explains

Greener ways to SAVE MONEY

You might think that going eco-friendly is a luxury you can't afford as a student. While it does require more thoughtful purchase choices and a bit of research, it can actually save you quite a bit of money. It's a win-win for you and the planet!

Want to start making a difference? Read on to find out how. »



Save energy when doing the laundry



"You can easily save electricity by only washing a full load of clothes at 30°C and using an airer or an outside washing line to dry them instead of a tumble dryer"

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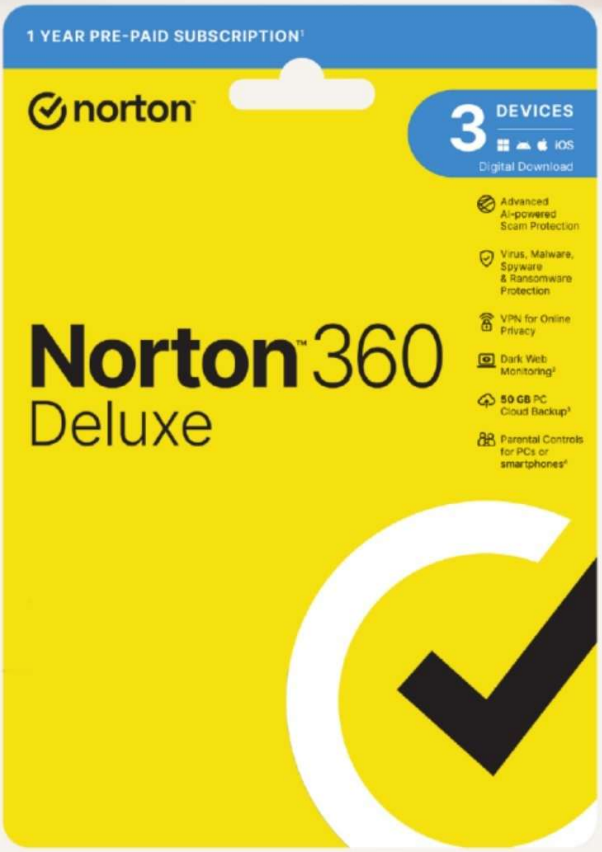
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The advanced Norton AI engine helps protect you from sophisticated scams whether you’re browsing, shopping, or streaming [1,2]

PC Cloud Backup
PC Cloud Backup helps prevent the loss of photos and files due to ransomware or hard drive failures by storing them in the cloud, including automatic backup.[3]

Real-time Threat Protection
Get ahead of cybercriminals trying to attack you with award-winning[4] virus and ransomware protection.



Advanced tech for advanced threats

iOS

1 Automatic Deepfake Protection works only on YouTube and Facebook for videos in English, manual scan can be used on other platforms. It requires a Windows Copilot+ PC with a compatible Qualcomm or Intel processor and a supported browser. For system requirements and compatibility, see https://norton.com/deepfakesupport 2 Deepfake Protection in Norton Genie AI Assistant is currently available in early access and only YouTube videos in English are supported.3 Cloud Backup features are only available on Windows (excluding Windows in S mode, Windows running on ARM processor). 4 AV-TEST, “Top Product Award” for Norton 360, issued June 2025.

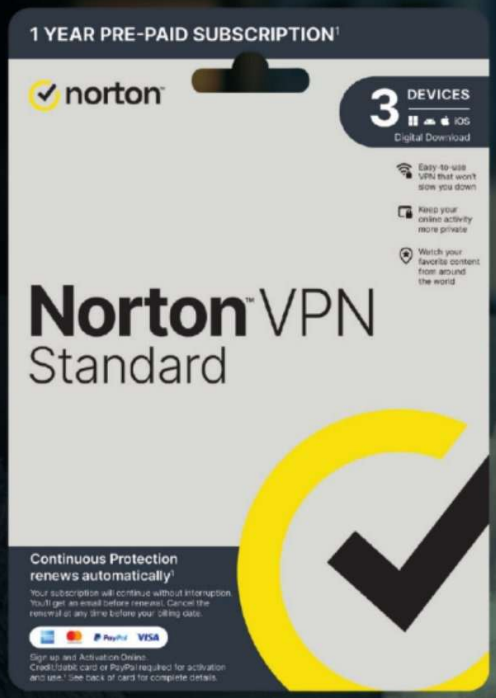
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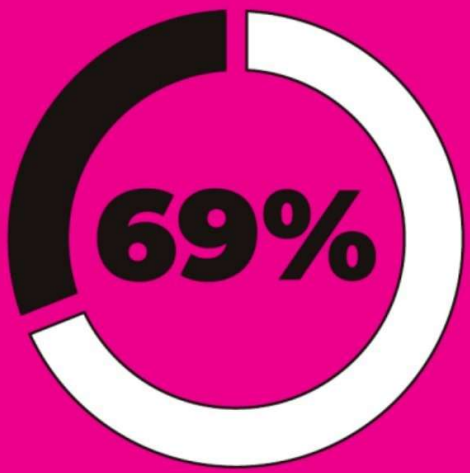
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89% OF STUDENT RESPONDENTS RECYCLE THEIR HOUSEHOLD WASTE IN EVERYDAY LIFE

(SOS UK, 2024 survey)



69% OF 18-24-YEAR-OLDS ARE WILLING TO BUY A REFURBISHED DEVICE

(YouGov, 2025)

SAVE ENERGY

Gas and electricity bills are still rising, so it's important to do all you can to reduce them. At the same time, you'll be helping the environment by decreasing the burning of fossil fuels. If possible, choose an energy supplier that provides 100% renewable energy.

Check if your energy company offers a reward scheme for customers who use less electricity at peak times. You can easily save electricity by only washing a full load of clothes at 30°C and using an airer or an outside washing line to dry them instead of a tumble dryer. Remember to turn lights off when you leave a room, and only boil as much water in the kettle as you need. Also, turn devices off at the wall when fully charged because they will still be using electricity.

During the winter, you can cut your heating bills instantly by reducing the thermostat by 1°C. Use draught excluders across door thresholds to prevent heat loss; wear more layers inside; and buy throws to cosy up when watching TV. Make sure you understand how to set the thermostat timer so that it comes on before you get up in the morning and goes off when you go out, and vice versa in the evening.

STOP WASTING WATER

Water is a precious resource that shouldn't be taken for granted. If your house-share has a water meter, you'll only pay for the water you use. So if you and your housemates avoid wasting water, the bill should be lower! Check if your water company provides free water-saving devices that may help. You can also save water by not leaving the tap running when you brush your teeth; taking shorter showers (4 minutes or less); and using a bowl in the sink to wash up. An energy-efficient dishwasher can be even more eco-friendly, but only with a full load.

If your property doesn't have a water meter, you'll be on a standard tariff. You can't save money on your bill because it's calculated on the property's rateable value. There's just one water company per area so you can't shop around either. Find out online if the bill would be lower with a water meter, but you'll need the landlord's permission to have one installed; installation is usually free. If you're in Scotland, there's a hefty fee for installation so it's not worth considering. Even if you don't have a water meter, you can still do your bit to save water!



Do your bit by recycling your waste

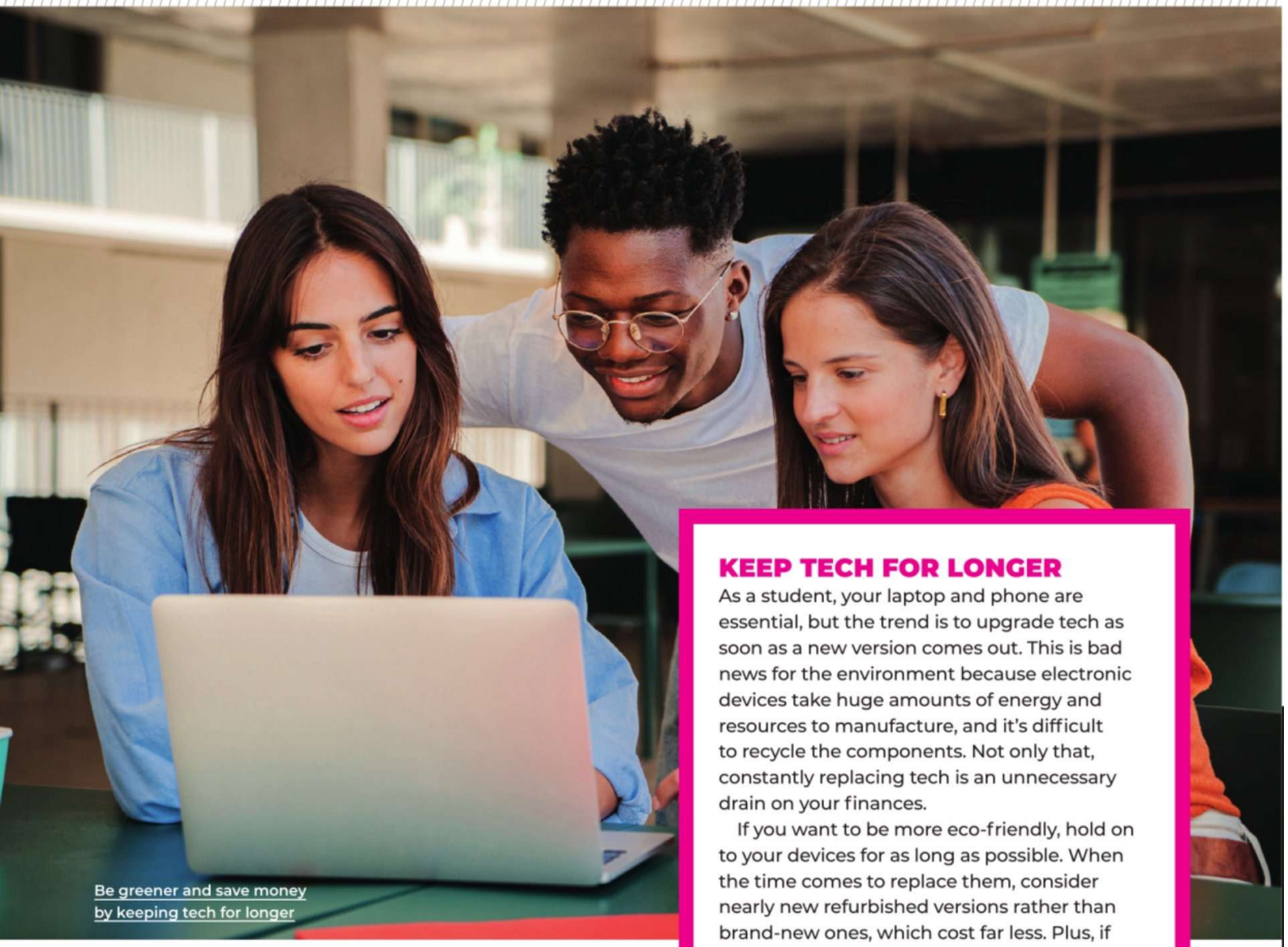
"If your house-share has a water meter, you'll only pay for the water you use. So, if you and your housemates avoid wasting water, the bill should be lower!"

REDUCE, REUSE, RECYCLE

You may think of this just as a slogan, but it's a mantra to live by if you want to help save the planet. The most important step is to reduce the waste you create personally. You can do this in various ways, for instance, not buying pre-packed fruit or veg, and using refillable water bottles and coffee cups will cut your single-use plastic waste.

Reusing items and materials gives them a new lease of life before they are recycled. Jam jars can store stationery items; old towels can be cut up for cleaning cloths; and damaged wellies and boots can become plant pots. Advertise unwanted household items on Freecycle or Freegle so that someone else can reuse them (you can use the service yourself if you're looking for free furnishings).

Recycling is probably the easiest of the three to understand, so check what things your local council collects and when the collections are. Some items can't be recycled through household collections, but that doesn't mean they should be binned! For example, bread bags, biscuit wrappers and crisp packets can be taken to large supermarkets for recycling (look for 'soft plastic' collection receptacles). Water filter cartridges can also be recycled at supermarkets, and you can post printer cartridges back to the manufacturer. »



Be greener and save money by keeping tech for longer

KEEP TECH FOR LONGER

As a student, your laptop and phone are essential, but the trend is to upgrade tech as soon as a new version comes out. This is bad news for the environment because electronic devices take huge amounts of energy and resources to manufacture, and it's difficult to recycle the components. Not only that, constantly replacing tech is an unnecessary drain on your finances.

If you want to be more eco-friendly, hold on to your devices for as long as possible. When the time comes to replace them, consider nearly new refurbished versions rather than brand-new ones, which cost far less. Plus, if you choose a laptop or phone that's been professionally refurbished by the brand, or by a specialist tech retailer, there will often be a similar guarantee to brand-new versions.

GET FOOD SAVVY

When it comes to what you eat, think about the negative impact of food miles on the environment. To do your bit, shop local and try to only buy fruit and veg that's in season. You can also reduce any potential food waste by buying frozen veg instead of fresh.

Anything that's pre-prepared will always cost more and will usually be wrapped in single-use plastic. Instead, learn to cook meals from scratch to avoid buying ready meals, and take a packed lunch with you to uni. Consider eating less meat and choose more plant-based options, which is better for the environment and often cheaper. Finally, have a go at growing your own food, such as tomatoes and strawberries – this works well even on a small patio.

AVOID FAST FASHION

The fashion industry wants everyone to buy new clothes every season, but you don't have to do that. If you steer clear of fast fashion, it will be better for the environment – and your wallet. Instead, buy second-hand, pre-loved or vintage clothing. Not only will you get one-of-a-kind quality items at a bargain price, you'll also save them going to landfill. Before buying any item, check that it fits well and goes with other things you already own.

If you have much-loved clothes with broken zips or missing buttons, get them repaired so you can wear them again. Or if they are too big or too small, have them professionally altered. Old clothes that are not in good enough condition to go to a charity shop should always be recycled rather than throwing them away.



350,000

IN THE UK, 350,000 TONNES OF USED BUT STILL WEARABLE CLOTHING GOES TO LANDFILL EVERY YEAR

(Clothes Aid)



Consider using public transport instead of the car

5 ECO-FRIENDLY APPS

1 ELECTRICITY COST CALCULATOR (Android, free)
Use this simple app to calculate the cost of running electrical appliances and devices in your accommodation.

2 EYE ON WATER (Android, iOS, free)
A useful app that allows you to connect to supported water utility accounts to better understand your water usage.

3 FREEGLE (Android, iOS, free)
This app is great for finding free stuff for your room at uni, or if you want to find a new home for your old things instead of throwing them away.

4 REPAIR CAFÉ
Not an app but a useful website (***https://www.repaircafe.org/en/***) to find a Repair Café near you to fix broken or damaged electrical items, furniture, textiles and more.

5 TOO GOOD TO GO (Android, iOS, free)
Help end food waste with this brilliant app, which lists local eateries offering unsold snacks, meals and ingredients – all at a great discount. ■

"Learn to cook meals from scratch to avoid buying ready meals, and take a packed lunch with you to uni"

TRAVEL GREEN

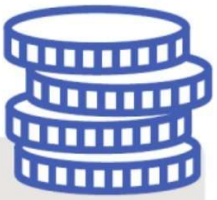
Cars have always been more convenient than public transport, but they are not kind to the environment. For short journeys, make it a rule that you only ever walk or cycle – this helps to keep you fit and saves you money on transport costs. Use cars less often (unless you're getting a lift with someone) and consider the train for longer journeys home or for weekends away. You can get a third off train fares with a Student Railcard, and you could potentially pay less than half the usual price when combined with the cheapest Advance and Off-Peak tickets.



Investing: why starting *early* matters more than starting big

Investing probably feels like a job for "future you". It's likely filed away with pensions, mortgages and other bits of adulting that seems decades away. When money is tight and you need what little you have for rent, food and the bus to campus, it feels sensible to say, "I'll invest later". The problem is that waiting can cost you one of the biggest financial advantages you'll ever have: time. With investing, starting early doesn't mean starting big. The real power lies in doing something small, consistently.

With that in mind, we look at five investing need-to-knows, starting with some myth-busting...



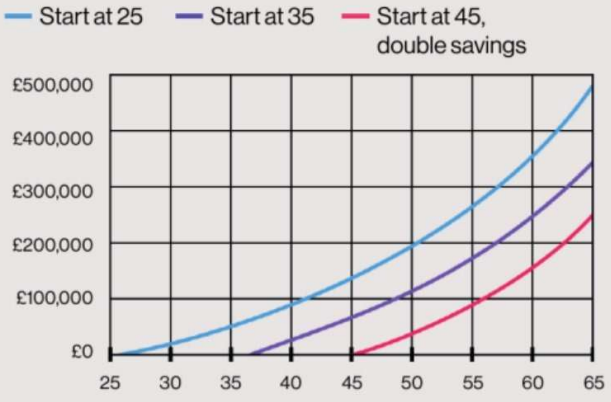
1 INVESTING IS FOR OLDER PEOPLE

Students often assume investing is for adults with full-time jobs and large salaries. What gets missed, though, is how powerful your early years are. Waiting until you're older shortens the amount of time your money has to grow. Even investing larger amounts later on might not make up for lost time.

2 THE MAGIC OF COMPOUNDING

It's said that Albert Einstein called compound interest the eighth wonder of the world. While the quote may have been misattributed, there's no doubt that compounding is a force to be reckoned with. The idea is simple. When your money earns returns, those returns may also start earning returns. Over time, growth can build on top of growth, generating a snowball effect.

Start saving in your 20s



In the early years, progress can feel slow. But compounding rewards patience. The longer your money stays invested, the more dramatic the growth can become. Take this example:

Olivia starts investing at 25. She invests £20 a month, or £240 a year, and earns an average annual return of 5%. She keeps investing until she's 65. Her friend Hannah decides to wait. She starts investing at 45 and wants to make up for lost time, so she doubles Olivia's contribution and invests £40 a month, or £480 a year, earning the same 5% return. She also invests until she's 65.

By the time they're 65, Olivia and Hannah have each contributed the same amount: £9,600. So who ends up with more?

Olivia, who started at 25, finishes with around £30,000. Hannah, who waited until 45 and invested double each month, ends up with about £16,000. The difference comes down to time. Olivia's money had an extra 20 years to benefit from compounding, meaning her earlier contributions had more time to grow. Even though Hannah invested more each month, she couldn't make up for the years she missed.

This is why starting early matters more than starting big. Even small, regular amounts can make a real difference when time is on your side.

3 WHAT INVESTING LOOKS LIKE FOR STUDENTS

For most students, investing - if it's an option at all - is about small amounts that fit around everyday life. Think £20 to £30 a month. That's the cost of takeaway or a few matchas. Hardly a life-changing sacrifice. But over time, it adds up. More importantly, it helps you build a habit. Regular investing encourages you to think ahead, budget better and feel in control of your finances. But it's important to strike the right balance. Essentials come first. Having a basic emergency fund and staying on top of bills matters more than investing. It's fine to pause contributions during tougher months. The goal is progress, not pressure.

4 RISK, TIME AND WHY IT HELPS TO START YOUNG

Risk is one of the main reasons people avoid investing. Markets fluctuate, and losing money feels scary, especially when you don't have much to spare. This is where time becomes your safety net. When you invest early, you have longer to ride out short-term ups and downs. This doesn't mean taking unnecessary risks. It means understanding that some volatility is normal and that long-term investing allows more room for recovery.

5 EDUCATING YOURSELF IS YOUR FIRST INVESTMENT

Before opening an investment account like a Stocks & Shares ISA, the best thing you can invest is knowledge. Understanding the basics of investing can save you stress, mistakes and money later on. University is a great time to learn. There are student finance societies, workshops and plenty of beginner-friendly resources online. Learning about concepts like diversification, fees and risk will help you make better decisions and spot things that feel wrong.



TO SUM UP...

You might not have much spare cash right now, and that's completely normal. But it doesn't mean investing isn't for you. Starting early as an investor is about taking that first step and making the most of what you do have: time. Even modest, regular contributions now could turn into something that your future self will thank you for. You don't need to start big. You just need to start.

CMC INVEST

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This editorial is for general informational purposes only and should not be considered investment advice. If you are unsure about the suitability of an investment, please seek out advice. When you invest, your capital is at risk.

Your First Term at University

HOW TO STAY ON TOP OF YOUR MONEY

Raj Singh – Durham University





"What matters is staying aware, planning ahead, and asking for help when you need it"

Starting university is exciting, new friends, new independence, and a whole new way of living. But it also comes with something many students don't expect: the challenge of managing money for the first time.

The good news is that with a few simple habits, you can make your first term feel a lot less stressful and a lot more manageable. »

Managing your finances as a student is key

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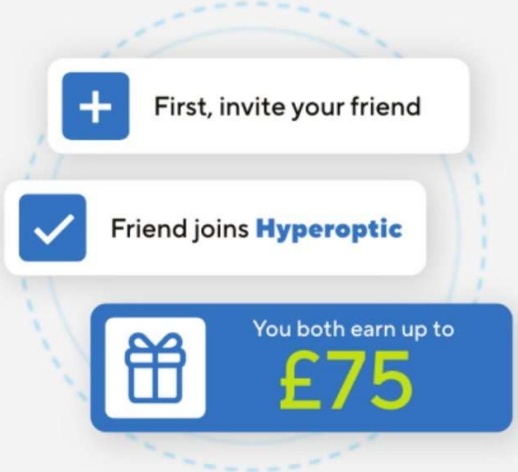
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1 KNOW WHEN YOUR MONEY IS ARRIVING

Before you start planning nights out, buying supplies, or stocking your cupboards, make sure you know exactly when your student loan will be paid. Your online Student Finance account is the only place that shows your confirmed payment dates.

If you're not sure what support you're entitled to, you can read more here:

- **UK Government student loans: *https://www.gov.uk/student-finance***
- **Maintenance support explained: *https://www.gov.uk/guidance/understanding-student-living-costs***

Once you know your income, you can plan your term with confidence.

2 BUILD A BUDGET THAT FITS YOUR LIFE

A budget isn't about saying "no" to everything, it's about making sure you don't run out of money halfway through the term.

Try breaking your spending into three simple groups:

- **Essentials: rent, bills, food, travel**
- **Study costs: books, equipment, printing**
- **Lifestyle: socialising, hobbies, subscriptions**

A helpful trick is to divide your loan instalment into weekly amounts. It gives you a clear idea of what you can spend without worrying later.

If you want personalised help, your university's money adviser is a great place to start.

3 DON'T LET FRESHERS' WEEK DRAIN YOUR LOAN

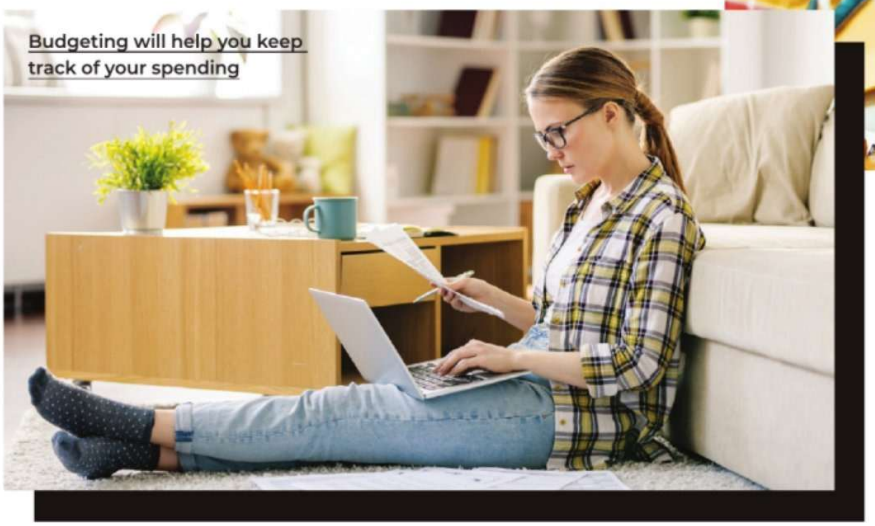
Freshers' Week is fun, but it's also when many students accidentally spend far more than they planned.

A few ways to stay in control:

- **Set a Freshers' Week budget**
- **Choose free or low cost events**
- **Don't feel pressured to go to everything**
- **Keep an eye on small purchases, they add up quickly**

Remember: the term is long, and your money needs to last.

"A budget isn't about saying "no" to everything, it's about making sure you don't run out of money halfway through the term"



Budgeting will help you keep track of your spending



Shop savvy and cook more to make savings

4 SAVE MONEY ON FOOD WITHOUT FEELING LIKE YOU'RE MISSING OUT

Food is one of the easiest places to overspend, and one of the easiest places to save.

Try:

- **Planning meals for the week**
- **Cooking with flatmates**
- **Buying supermarket own brand items**
- **Shopping in the evenings for reduced items**
- **Using your freezer to avoid waste**

These small habits can save you £10–£20 a week.

5 MAKE THE MOST OF STUDENT DISCOUNTS

Being a student comes with perks. Use them.

You can get discounts on:

- **Travel**
- **Clothing**
- **Technology**
- **Food and drink**
- **Subscriptions**

Apps like UNiDAYS and TOTUM make it easy to find deals.

6 ASK FOR HELP EARLY IF YOU'RE STRUG-GLING

Money worries can creep up on anyone. If you're finding things difficult, whether because of unexpected costs, delays in funding, or personal circumstances, reach out sooner rather than later.

Universities often offer:

- **Hardship funds**
- **Emergency short-term loans**
- **Food pantry or community fridge schemes**
- **Rent deposit support**
- **Financial wellbeing guidance**

You're not expected to manage everything alone.

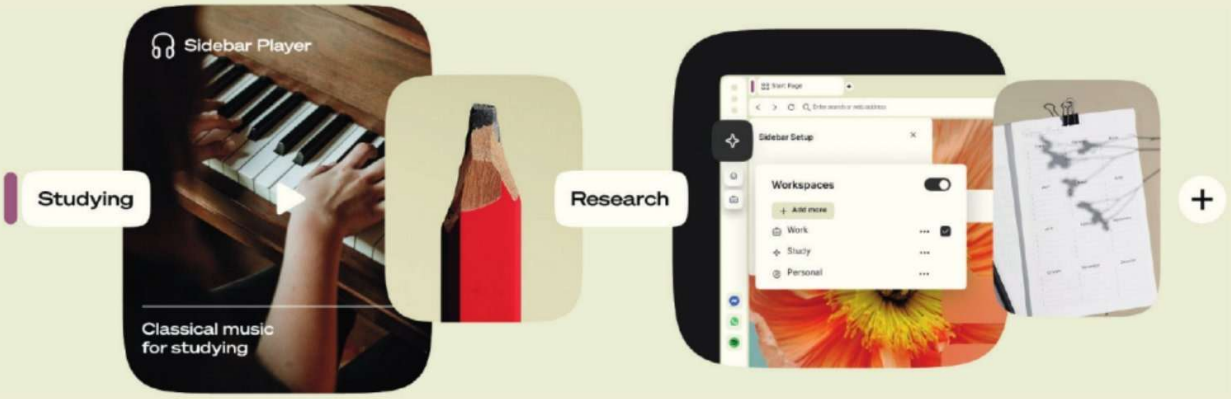
FINAL THOUGHT

Your first term is a learning curve, academically, socially, and financially. You don't need to get everything perfect. What matters is staying aware, planning ahead, and asking for help when you need it. With the right habits, you can enjoy your first term without money worries taking over. ■

Student life is ridiculous.

Opera

Choose a browser that actually helps you make things happen.



Lectures · Grades · Research · Revision · Deadlines

Rent · Bills · Shifts · Applications · Interviews · Exercise

Eating properly · Seeing friends · Seeing family · Mental health

It's a lot.

Somehow, you still need to find time for the passion that matters more to you than anything else. Oh yeah, make sure you switch off sometimes, too.

When it comes to managing all the moving pieces of life, the right browser makes a surprisingly big difference. It's where you study, pay bills, find somewhere to live, apply for opportunities, message people and relax when the day is done. It's also where new things begin.

Opera One is built for how your brain actually works.

One tab always turns into five. A small idea pops up and flips the focus of a whole project. The perfect job goes live and everything else goes on pause.

Opera One gets it. It's designed around those moments. The browser's unique features give each thread somewhere to go, keep distractions away, and help you pick things up without starting all over again.

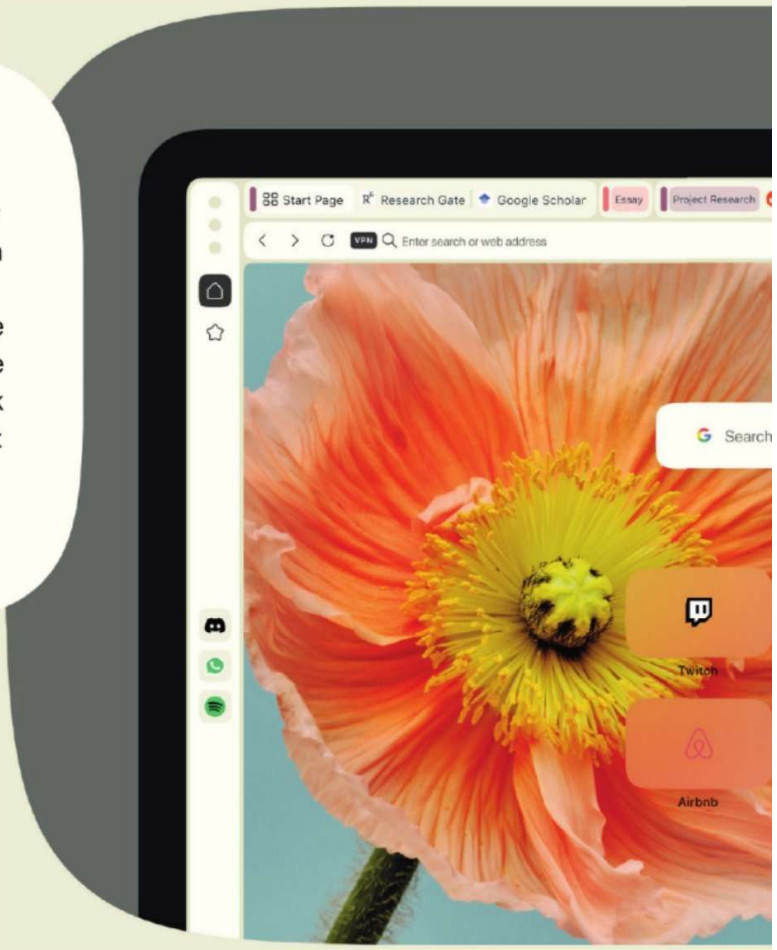
Chaos gets organised. Noise gets blocked. Life gets easier to handle.



"At university, I tried to optimise everything. All of my notes and sources had a home, but ongoing research was much harder to categorise. Research is a breathing, processual thing. In the past, I would paste current links into my notes app, but I would often lose something important, and sometimes not come back to it at all. Capturing your current research stage isn't usually a simple thing - but Opera One makes it simple."

Ruby Granger @RubyGranger8

More than a million people follow her advice on studying and staying organised. She helps students live, not just survive.



How I incorporate Opera One into my every day...

1. Mindful Start

In the morning, I make myself a cup of tea and open my personal browser. On Opera One, I have a personal Workspace, a study Workspace, and a Workspace for work (expertly separated so that I can organise the different parts of my life!). I keep my personal space fairly clear, and use it to check my emails and calendar without getting distracted by yesterday's tasks.

2. Pick up where I left off.

I then switch to my study Workspace or Workspace for work, and all of the tabs are exactly where I left them. I like to order different aspects of a research task under Tab Islands to keep them organised and easily reachable, and I use the Split Screen feature so I can separate research from note-taking.

3. Prioritise daunting tasks.

I like to use the built-in Ad-Blocker to remove distractions while researching so that I can get into a state of Flow. I also love that Opera One has an in-built VPN because it makes me feel safer while browsing (a VPN is a great way to increase cybersecurity).

4. Productivity Slump

My productivity dips in the afternoon. This is when I like to do less intensive tasks, including admin and responding to messages. I like to play some classical music through the Player on the sidebar, or put on an aesthetic study-scape from YouTube (I like how you can detach a video and hover it over your screen. It can be such a lovely source of motivation, especially when it's a rainy library scape).

I also love that I can connect WhatsApp to Opera One, which means I can respond to messages easily on my desktop (if I can avoid picking up my phone, I absolutely will! I always prefer working on a laptop to a phone!).

Opera One just feels so cohesive, and I love how it keeps everything easily in one place.

Visit https://www.opera.com/students to learn more

Download on the App Store

GET IT ON Google Play



No one gave you a

University Guide to periods.

So, we did.

Student life comes with a lot of firsts.

It's your first time living away from home. Your first time managing your own budget.

Your first time figuring out how to balance lectures, deadlines, late night study sessions and everything else university life comes with.

For many students, it's also the first time they're managing their periods independently.

While periods are completely normal, they don't always feel straightforward.

Stress, changes in routine and busy schedules can affect your cycle and your flow can change from month to month. Some days feel manageable, while others can leave you wondering, *is this normal?*

Confidence starts with understanding your body.

Ask Vicki

Student life can feel overwhelming at times - and your period, hormones, and lifestyle can leave you with questions. Lil-Lets is here with expert-backed support and advice on periods, products, and anything else on your mind.

Scan to chat now!

How to Insert a Tampon

Want to know more about how to insert a tampon correctly?

Scan to watch tutorial now!

WHY PERIOD EDUCATION MATTERS

THE MORE YOU **UNDERSTAND YOUR CYCLE,** THE EASIER IT BECOMES TO RECOGNISE WHAT'S **NORMAL FOR YOU.**

First things first: you're in charge now.
No more grabbing whatever's in the cupboard at home. At Uni, it's on you to figure out what works for your routine. Now's the time to think about:

- When your period is due
- Stocking up before you need it
- Back-to-back lectures
- Long days away from your room
- Keeping a few essentials on you = one less thing to stress about

Time to rethink what you use
Most people stick with what they know, but Uni life isn't the same. Long days. Shared spaces. Always on the go.

So, ask yourself:

- Do I need something that lasts through lectures?
- What works best for nights out or the gym?
- What feels easiest when I'm out all day?

Be ready, wherever the day takes you. It's smart to have the essentials with you, just in case.
Here's what to keep on hand:

- Lil-Lets pads
- Lil-Lets tampons
- Spare underwear
- Tissues or intimate wipes
- Pain relief



TAMPONS ARE A GO-TO FOR A REASON.

Discreet, low-fuss, and easy to manage when you've got a busy schedule. Lil-Lets tampons expand mainly widthways to fit your body - helping you feel confident and protected.



TAMPONS NOT FOR YOU? THAT'S COMPLETELY FINE.

With Lil-Lets, you've got options:

- Pads - easy, reliable, great overnight
- Reusable products - if the planet matters to you
- Pantyliners - all day freshness and great for very light flows

You don't have to stick to just one, most people mix it up!

Spend smarter, not last-minute.
Leaving it until you're already on your period can be expensive, stressful, and not ideal.

Instead:
- Pick up what you need before your period arrives
- Learn your cycle so nothing catches you off guard

The Lil-Lets Advice Hub
Your body and period don't stay the same, so our hub is here with clear, supportive advice you can rely on whenever you need it.

Scan to explore!

Shop our range
Explore new products or re-order your favourites on Amazon.

Scan to shop!



Why Tubi is the Ultimate Streaming Hack for UK Students

There's a quiet shift happening in how students stream. It's less about stacking subscriptions and more about stripping things back. Less commitment. Less cost. Less pressure to "keep up."

Enter Tubi — the UK's largest free streaming platform.

At a time when monthly fees are climbing and subscription fatigue is real, free isn't just appealing. It's smart.

STREAM SMARTER

Today's students are financially savvy. They split bills, compare prices, and question whether every monthly charge is really worth it. Entertainment shouldn't feel like another standing order quietly draining your bank account.

Tubi removes that calculation entirely.

No subscription fees. No contracts. No countdown clock on a "free trial." Just thousands of movies and TV episodes available instantly, without asking for anything in return.

Students already juggle rent, deadlines, part-time jobs, and a social life. Streaming should be the easy part something that's simply there when you need it. After a long lecture. Between revision blocks. Before heading out. On a Sunday when the group chat has gone quiet.

Entertainment without obstacles. The way it should be.

THE UK'S LARGEST FREE STREAMING PLATFORM

Free only works if there's actually something worth watching. That's where Tubi stands apart.

Since launching in the UK in 2024, Tubi has rapidly expanded its catalogue, now offering more than 75,000 movies and TV episodes across every major genre. It's not a trimmed-down library or a "lite" version of streaming. It's serious volume, serious variety, and serious value.

From cult classics and comedies to thrillers, reality, documentaries and hidden gems, the range is designed to reflect how people actually watch.

University life doesn't run on one genre — and neither does Tubi.

One night it's comfort rewatches after a tough seminar. Another night it's a flat movie marathon. Sometimes it's background TV while cooking. Sometimes it's a deep-dive documentary that unexpectedly becomes tomorrow's seminar talking point.

Tubi's depth and breadth make those shifts effortless.

- **Movie nights sorted:** From iconic blockbusters to under-the-radar discoveries, there's something for every group chat poll.

- **Box set binges:** When you want episodic comfort or a full-season escape, there's plenty ready to press play.

- **Cult and nostalgia content:** Perfect for rediscovering childhood favourites or finally watching the classics everyone references.

- **Genre deep-dives:** Horror, anime, true crime, action, romance — Tubi doesn't skim the surface. It lets you explore properly.

- **Tubi Originals you won't find anywhere else:** Exclusive titles add even more personality to the platform. From YA-focused films like Sidelined, Kissing Is the Easy Part, and How to Lose a Popularity Contest, to sports documentaries such as Naomi Osaka: The Second Set, and boundary-pushing adult animation like The Freak Brothers, Tubi Originals bring fresh storytelling alongside the platform's expansive catalogue.

Because there's no subscription pressure, discovery feels different. You're not trying to "get your money's worth." You can try something new, revisit something old, or stumble across something unexpected — all without overthinking it.

WATCH WHAT YOU ACTUALLY WANT

Streaming culture can sometimes feel like homework. There's always a new must-watch series, a buzzy documentary, or an award-winning drama everyone says you should see.

Tubi flips that script.

There's no pressure to keep up and no algorithm telling you what's culturally approved. Instead, you're free to watch what you genuinely enjoy — whether that's a nostalgic rom-com, a late-night horror, a reality TV spiral, or an offbeat cult classic.

It's entertainment on your terms.

And because it's free and widely accessible, it also makes shared viewing simple. No awkward "whose account are we using?" No password sharing stress. In a student house where everyone has different tastes — and different budgets — Tubi levels the playing field.

BUILT AROUND STUDENT SCHEDULES

Student life isn't nine-to-five. It's late-night essays, midday gaps between lectures, and spontaneous weekend marathons.

Tubi fits around that reality.

Available across all major smart TVs, streaming devices, apps and gaming consoles, it's designed to work wherever you are — in halls, in a house share, or back home during the holidays.

Finished a shift at your part-time job? Press play.

Need a 30-minute reset between revision sessions? Sorted.

Hosting pre-drinks and need something on in the background? Easy.

No planning required.

THE BOTTOM LINE

For UK students, Tubi isn't just another streaming app. It's a smarter way to watch.

As the UK's largest free streaming platform, it removes the biggest barrier to entry: cost. And with tens of thousands of titles spanning every genre — plus exclusive Originals you won't find anywhere else — it proves that free doesn't mean limited.

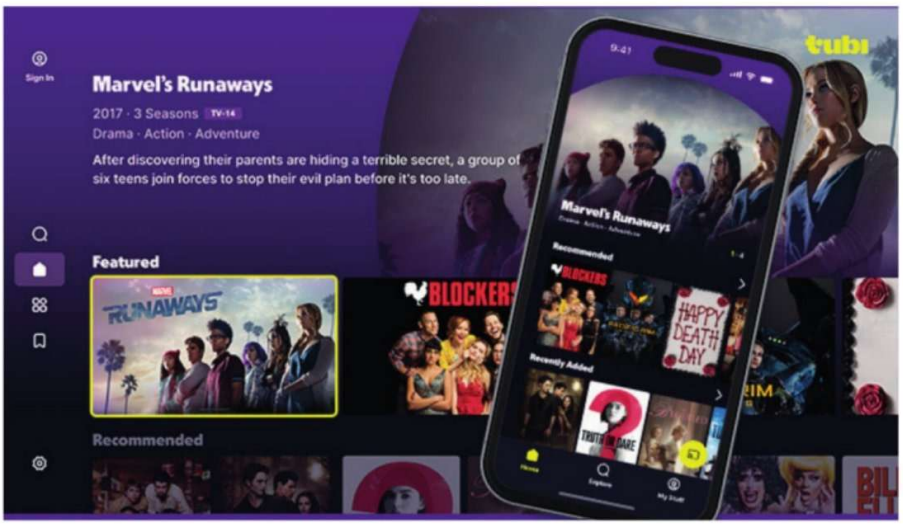
It means flexible.

It means accessible.

It means watching what you want, when you want, without the monthly maths.

Student budget. Big entertainment. Zero subscription.

Go on. Stream different.





ENERGY SAVING TIPS

Want to be more energy efficient around your home? These tips can make it happen, says **Claire Muffett-Reece**

With ever-rising energy prices, it's wise to become more energy efficient. In doing so not only will you be saving money, but you'll also help the planet, by reducing greenhouse emissions caused from burning coal, natural gas and oil. But how easy is it? A lot easier than you think, as the following shows.





Control your thermostat to save money

"There's the different ways you can take advantage of natural light. Pull curtains and blinds fully back as soon as you wake up, keeping windows clean to prevent grime blocking natural sunlight"

LET THERE BE LIGHT

First off, consider how you light your home. If you haven't yet, switch old incandescent or halogen bulbs with LEDs. Said to last between 25,000 and 50,000 hours, even a bulb used for eight hours a day could last between eight to 17 years! It's also important to keep bulbs clean, giving them a dust every now and then for optimised use. Get into the habit of turning off lights as you leave a room, and, if in shared accommodation, have an agreement with your flatmates that they do the same when they're the last to leave. Then there's the different ways you can take advantage of natural light. Pull curtains and blinds fully back as soon as you wake up, keeping windows clean to prevent grime blocking natural sunlight. Speaking of windows, move your desk next to one to avoid turning lights on during the day. Allowed to decorate? Paint walls in light matte shades, as pale surfaces reflect light efficiently, reducing the number of bulbs you need to turn on! »





Starting counselling can be scary. We're here to help.

Professional online counselling for UK students — on your terms, when and where you need it.

University life can be exciting, but also stressful, lonely, or overwhelming. That's why NASMA Student Money Matters has partnered with BetterHelp, the world's largest online counselling platform, to bring affordable, flexible mental health support to students across the UK. Whether you're dealing with stress, anxiety, low mood, identity, relationships, or just feeling like you're not coping — BetterHelp makes it easy to take control of your mental health. As a NASMA student, you can access professional online counselling entirely on your terms: when you need it, where you need it, and at a price that works for you.

YOUR MENTAL HEALTH IS YOUR HEALTH

Asking for help is a sign of strength, not weakness. Yet for many students, the barriers to accessing support — cost, the fear of stigma, not knowing where to start — can make it feel impossible. BetterHelp was founded to remove those barriers. Since 2013, over five million people worldwide have used the platform to connect with qualified counsellors for support across a wide range of challenges. As a NASMA student, you can get matched to a counsellor in as little as 48 hours, without spending hours searching for one yourself.

HOW IT WORKS

Getting started is straightforward. Fill out a brief questionnaire and tell us what you want to work on and what you're looking for in a counsellor. We'll

match you with a BACP, UKCP, HCPC, or NCS credentialled counsellor — all thoroughly vetted and experienced in working with students, with an average of 8 or more years of professional experience.

With almost 5,000 qualified counsellors on the platform, BetterHelp can help you find a therapist that fits your needs based on your preferences, values, and communication style. If you don't click with your first match, you can easily switch counsellors at no extra cost.

Once matched, you can start messaging your counsellor right away. Schedule weekly live sessions via video, phone, or live chat — or message your counsellor whenever you want, from the comfort of your own space. No travel, no waiting rooms, no hassle.

COUNSELLING THAT FITS STUDENT LIFE

BetterHelp is built around flexibility. Live sessions can be done via phone, video, or live chat. You can message your counsellor whenever you want. Pause your membership or cancel anytime. There are no referrals needed, no commute, and no waiting rooms.

The platform also includes access to over 300 counsellor-led support groups, guided journaling tools, interactive worksheets, goal-setting features, and educational classes on topics like managing stress, building resilience, and understanding identity. It's everything you need to support your mental wellbeing — all in one place, all included in your subscription.

"I've never had such a compassionate counsellor that understands me and how I best respond to treatment."

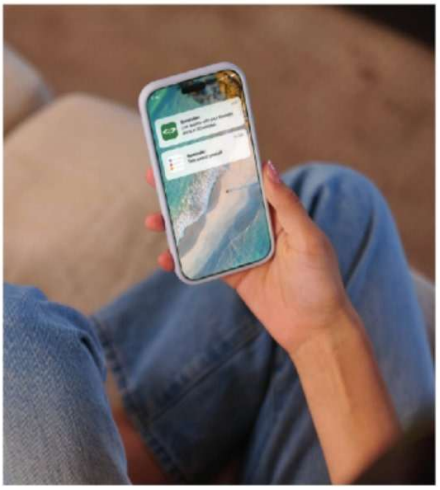
BetterHelp Member, 2024

REAL OUTCOMES, REAL PEOPLE

BetterHelp is grounded in clinical quality and measurable results:

- **72% of clients reported a positive experience after 12 weeks of therapy on BetterHelp***
- **4.9 out of 5 average session rating, based on over 1.7 million reviews**
- **82% of members would recommend their counsellor***
- **Get matched to a counsellor in as little as 48 hours**

*Stats from the BetterHelp State of Stigma Report. Individual experiences may vary.





YOUR EXCLUSIVE STUDENT OFFER

As a NASMA student, you can get started with 50% off your first month* of online counselling. Fill out a short questionnaire, get matched with a qualified counsellor, and begin your first session — in as little as 48 hours.

Find your space for healing and growth.

Get started today:
betterhelp.com/nasma50

*Offer valid for first time users only.

betterhelp

ADVERTISEMENT

*BetterHelp is not a crisis or emergency service. If you are in immediate danger or need urgent mental health support, please contact your university welfare team, call 999, or visit your nearest A&E. Offer subject to terms and conditions. Available to new BetterHelp members aged 18 and over.



CLEANING APPLIANCES USE ROUGHLY THE SAME AMOUNT OF ELECTRICITY REGARDLESS OF THE SIZE OF THE LOAD

(Just Energy)



KEEPING YOUR SHOWER TIME TO JUST FOUR MINUTES COULD SAVE YOU £45 A YEAR AND YOU'LL ALSO SAVE 17,000 LITRES OF WATER A YEAR

(Energy Saving Trust)

"Turn down your thermostat – lowering by just 1°C can save up to 10% on your energy bill"



Save money by being more energy efficient

BEAT THE HEAT

Now it's time to look at the ways you are heating your home during the cooler months. Turn down your thermostat – lowering by just 1°C can save up to 10% on your energy bill. Think about how much time you're going to need the heating on, setting your timer to turn it on around half an hour before getting up, or when you get home from being out and about. Got valves on your radiators? Turn them down in areas not used as much such as hallways, and shut doors to keep rooms warmer. Speaking of doors, hang a curtain on the inside of your front door if draughty to retain the heat, and use draught-proofing tape around windows if you need to so the warm air stays inside. And don't forget about the ways you can keep yourself warm without having to crank up the heat. The clothes you wear will have an impact, layering a thermal vest or t-shirt underneath a fleece or hoodie to keep your body core warm. Then there's a good old hot water bottle – used under your desk, or in your bed, keeps you warm without needing to turn the central heating up.



SPIN CYCLE

Watch how you're using your washing machine. Use cold water: 75-90% of all the energy it uses goes to warming it up. Wait until you've enough to run a full load – but be wary of overloading, too, as clothes, towels or bedding need room to move to get clean. Utilise your machine's spin cycle: a high-speed spin pulls water from the fabric by sheer force, meaning your clothes drying time will be faster. If your machine has an eco-mode take advantage! Normally washing clothes at lower temperatures around 20°C to 30°C, it may take longer to wash, but uses less energy by heating the water slowly. If you've not done so switch from a flat electricity rate from your provider to a time of use tariff. Why? Your electricity is cheaper overnight and even at certain hours of the day – putting a load on at their designated times ups your efficiency. Then there's maintaining the machine itself, to ensure it uses less energy to do its job. Clean the lint filter and rubber seals to keep water flowing, and use a descaler to remove limescale from heating elements, as a build-up forces the machine to work harder and consumes more power.

YOUR APPLIANCES

When it comes to appliances disconnect phones and laptops once charged, and unplug chargers themselves, which draw power even when empty – between 9% and 16% of electricity is used to power appliances in standby mode. Lower your TV and laptop screen brightness, and ditch screensavers to prevent moving animations keeping your graphics card running at full power. Keep your fridge freezer shelves organised to ensure you keep the doors open for less time as you're struggling to find something you need. Maintenance is also key, cleaning its coils, to stop dust forcing the compressor to run longer. Defrost your freezer when the ice builds up – again this makes the motor work harder – and if able leave 5cm of space around it to let hot air escape easily. Tumble dryer? Steer clear unless absolutely necessary, using outside space to let Mother Nature do the hard work for you. As for your dishwasher, use an eco-setting over a quick hot wash – and scrape dishes rather than rinsing, as doing so under a hot tap just wastes water and energy. »

Handshake

YOUR FIRST JOB STARTS HERE

Handshake is the free careers platform built for students and recent graduates — part-time work, placements, internships and grad roles from employers who want to hire students at the start of their careers.



Getting set up

Step 1: Sign up with your university email (ac.uk).

Step 2: Complete your profile. Add your course, your year and the kind of work you're after.

Step 3: Follow a few employers. Jobs and messages start finding you.

Top tip
Complete your profile. You're three times more likely to be messaged by an employer with a completed profile.

Student only platform

Handshake is for students and recent graduates only, so every role is open to early-career candidates — you're never competing against people years ahead of you.



AUTUMN GIVEAWAY

3,000 Handshake tumblers to be won

1,000 drawn in each of September, October and November. Simply sign up to Handshake and you're automatically entered into every remaining draw.

Terms and conditions apply.

Wherever you are in your degree, there's something on Handshake for you

FIRST & SECOND YEAR

Part-time and flexible work

Filter by pay, hours and location before you apply, so work fits around your term-time studying.

PENULTIMATE YEAR

Placements and internships

Employers open next summer's roles in the first weeks of autumn term. Being on the platform early is most of the advantage.

FINAL YEAR & BEYOND

Graduate roles

Search graduate schemes and entry-level roles across the UK, filter by sector and location, and apply straight from the platform.

Personalised job recs

Jobs and opportunities matched to your profile, your interests and where you are in your degree.

Career-shaping events

Meet employers at in-person and virtual careers fairs, networking sessions and CV workshops.

Employers message you directly

Recruiters get in touch and invite you to apply, so opportunities reach you instead of the other way around.

Real advice and a real network

Posts, videos and articles from people who have done it before, plus peers and mentors you can ask.



Use it alongside your careers service

Handshake is where you find the opportunities. Your university careers service is where you get help landing them — CV feedback, mock interviews, application reviews and advice from people who know your course and your employers. Browse and apply on Handshake, then take what you find to your careers team.

YOUR CAREER, SORTED

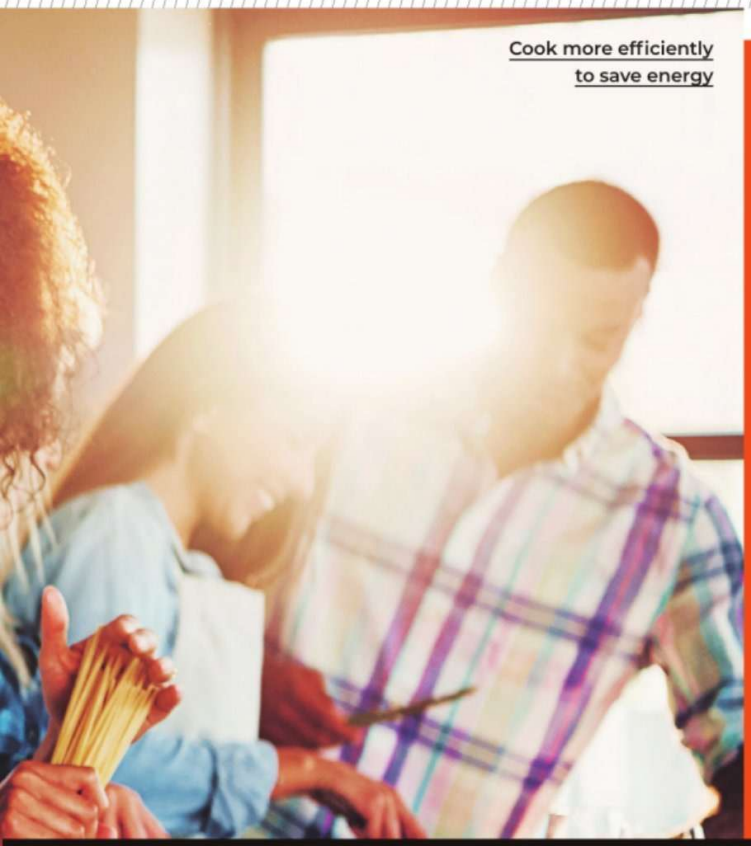
Plus 3,000 tumblers up for grabs, 1,000 drawn each month until November.



"Don't forget to turn off your bathroom tap when brushing your teeth"

READY, SET, COOK

The way you choose to cook your food also has an impact on the energy you use. Look at the size pan you're about to cook with, using it on the same size burner and popping on its lid so no heat can escape. Swap cooking with an oven to an air fryer or microwave, as both cook faster and use less energy than full-sized ovens. Got to use your oven? Keep it shut, as tempting as it is to take a peek to see how your food is cooking – each time you open the door, your oven loses heat; sometimes as much as 25 degrees. As for another area when it comes to cooking, chop or dice your food as small as you can for the meal you're about to make as they'll cook much quicker. And when it comes to a nice cup of tea, only fill your kettle with the exact amount of water you will use, to save both energy and time.



Cook more efficiently to save energy

5 ENERGY SAVING APPS

1 USWITCH (Android, iOS, free)
Track your energy usage and earn cash, stay on top of changes with alerts, and get alerted about any unusual energy activity around your home.

2 THE STUDENT ENERGY GROUP (Android, iOS, free)
With this app combine all your household bills into one monthly statement, shared equally among housemates.

3 EQUIWATT (Android, iOS, free)
Own a smart meter? With Equiwatt earn rewards, save money on bills and lower your carbon footprint by reducing electricity use when it is at its most expensive.

4 EVO ENERGY (Android, iOS, free)
This app helps you calculate your household electricity cost for running and charging various electrical appliances or devices.

5 CHARGE CARE (Android, free)
Get notified instantly when your battery reaches 100%, receive alerts before your battery gets too low, get notified when charging starts or stops and more. ■

HIGH-QUALITY LED LAMPS CONSUME AT LEAST 75% LESS ENERGY THAN COMPARABLE INCANDESCENT ONES

(LED Lighting Supply)



WATER USAGE

Last is to look at the amount of water you use around your home. While a long soak in the tub is bliss when it's cold outside it's certainly no good when it comes to being energy efficient, so swap for a shower instead. And by that we don't mean a long one: keeping your time to just four minutes could save you £45 a year, not to mention 17,000 litres of water. While you're at it turn off the water stream while lathering your hair or soaping up, then turn back on just to rinse. Need to wash your hands? Use cold water instead of waiting for the tap to run hot, reporting any leaks immediately to whoever owns your accommodation so energy isn't wasted. And don't forget to turn off your bathroom tap when brushing your teeth – a tap left running during teeth brushing uses around 12 litres of water, while a tap turned off uses just two.



Great savings.
Great smiles.
Great times.



Bupa Dental Care



Between attending lectures, making new friends and being away from home, it's easy to lose track of your dental health.

Look after your oral health with bite-sized monthly payments.

- ☑ Regular routine appointments to keep your smile in good shape
- ☑ 10% off included check-up and hygiene appointments vs pay as you go
- ☑ 10% off additional selected dental treatments
- ☑ Tailored dental advice

Ask about **Bupa Smile Plan**.

We have over 300 practices across the UK. **Find out more** about Bupa Smile Plan and find your nearest practice today.

T&Cs apply. Applicants must be aged 18 or over. Payments are collected by monthly Direct Debit.

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christmas,
halloween,
paddy.
there's
always a
reason to
party here.
wombats-hostels.com


Wombat's
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Wombat's

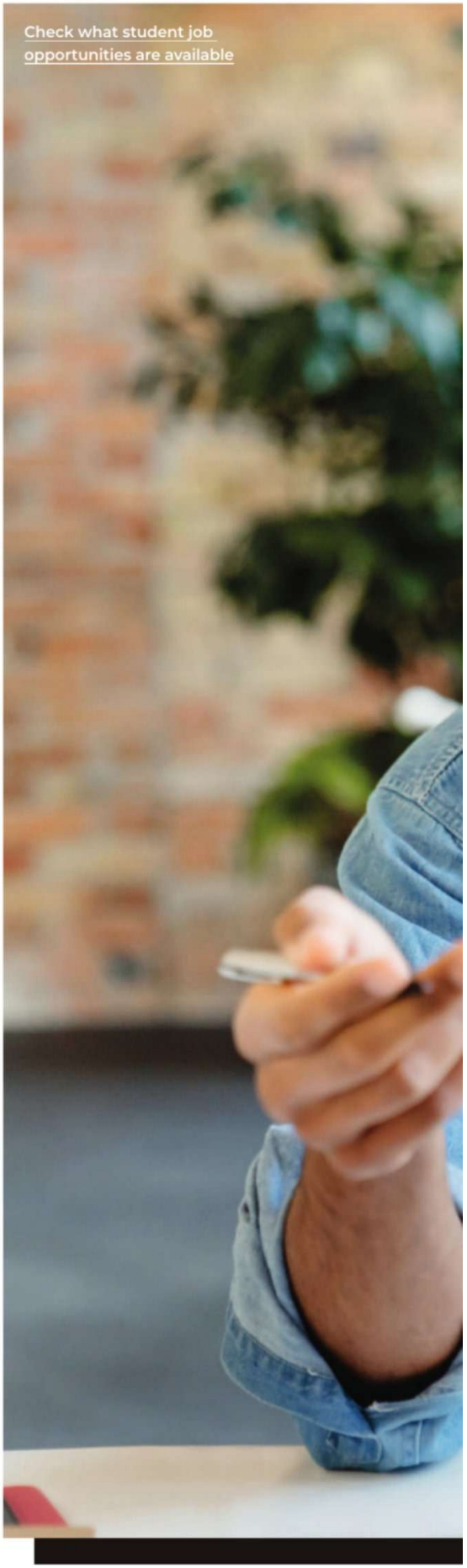
the city hostel • • • • vienna

be womly welcome.


stylish
stays have
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been this
affordable.
scan for
20% off
your next stay!
promocode:
NASMA20
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budapest
leipzig

EARNING WHILE LEARNING

Considering part-time work but not sure where to start? **Claire Muffett-Reece** reveals the benefits, as well as the best places, to begin



Check what student job opportunities are available



“Don’t forget about the part-time job fairs that almost all universities host”

Think juggling a part-time job while studying is too hard to manage? First, sit down and work out exactly how many hours a week you need to be at uni. Next, work out how many hours you need to revise and do your coursework. The result? It’s pretty much certain you’ve enough time to take on some form of employment. Sure, you need to account for your regular chores, plus spending time with friends and family, but taking in some much-needed income is exactly what you want when money is on the tight side. Plus, there are many other benefits to getting a part-time job you may not even have realised. »


Study hard
TRAVEL SMART.
Sign up for free
Moxy Barcelona
MARRIOTT
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MARRIOTT BONVOY

Open Up a World of Experiences

Join Marriott Bonvoy® for free and go further with exclusive benefits.

From the moment you join Marriott Bonvoy's free loyalty programme, you can start earning points and enjoying member benefits straight away. Which means you can save more, travel more, and unlock more unforgettable moments, whether you're on campus or exploring between semesters.

It couldn't be easier. Earn points on everyday spending by linking your Nectar and Marriott Bonvoy accounts. Then use your points to visit friends in the UK, book a post-exam beach break, or celebrate graduation with an exclusive dining event. With Marriott Bonvoy Moments, you can even redeem once-in-a-lifetime experiences for just 1 point!

Wherever university life takes you, with 30 hotel brands and thousands of experiences worldwide, Marriott Bonvoy can help you go further.

Earn. Experience. Repeat.

Earn on Stays

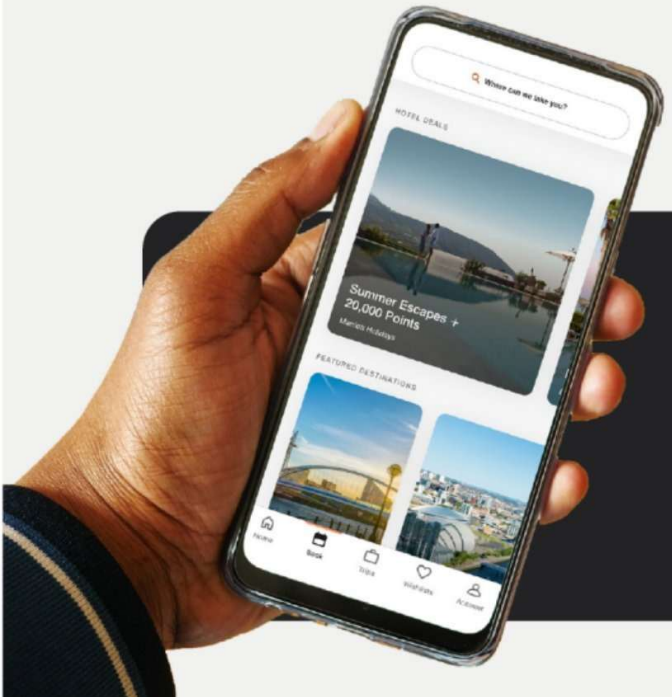
At over 30 hotel brands, like Moxy and Four Points Flex, and 10,000 global destinations.

Earn While You Shop

Link your Nectar and Marriott Bonvoy accounts to pick up points on everyday purchases.

Redeem Experiences for 1 Point

Think world-class concerts, VIP sporting events, and exclusive dining experiences. All for as little as 1 point.



SIGN UP TODAY

Become a member for free here today to start enjoying exclusive rewards, epic experiences and member offers instantly.



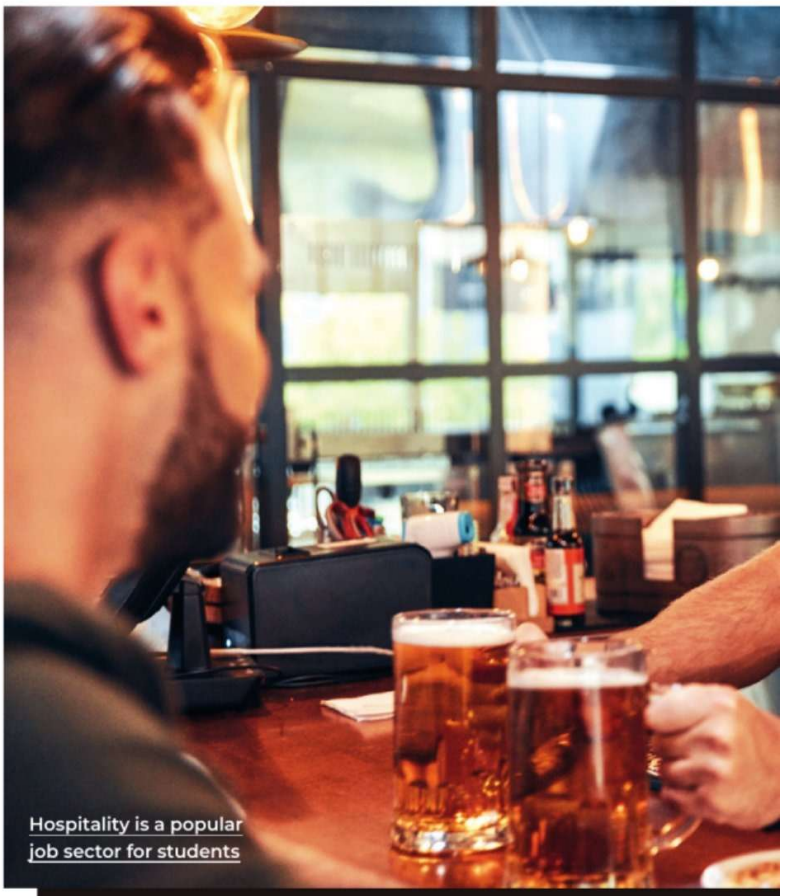
STUDENTS WORKING UNDER 20 HOURS PER WEEK ARE 20% MORE LIKELY TO ACHIEVE A 2:1 OR FIRST THAN THOSE WORKING OVER 20 HOURS

(The Access Project)



JUST SHY OF THREE-FIFTHS (58%) OF STUDENTS HAVE A PART-TIME JOB

(Save the Student)



Hospitality is a popular job sector for students

ON THE UP SIDE

So, what are these benefits? First comes the financial aspect – extra income means you've more to spend on essentials like food shopping, coursebooks, and transport, as well as the chance to enjoy a few treats; from a new item for your wardrobe, to a meal out that you would otherwise not have been able to afford. You might also have an advantage over others applying for the same full-time job after completing your degree, with statistics showing two thirds of employers look for graduates with relevant work experience because it helps them prepare for work and develop general business awareness. It also helps you to become more organised in terms of time management, as well as prioritising what's important – think essential tasks you'd otherwise put off when not at work. The type of work you choose also has an impact: working in retail can improve your communication skills – think listening to the customer to ascertain exactly what it is they need; while working in an area such as technical support could see you benefit from problem-solving, both independently and as a team. Then there's the advantage of networking, building valuable connections that may well help you with future career opportunities after you've graduated.



THE SEARCH BEGINS

You've realised the many benefits that come with part-time employment – now it's time to start looking for the perfect role by using the various methods available for you. For a start, head to your university – they've a wealth of resources on campus. Start by checking the career portal – you'll more than likely find they have one – specifically designed to connect students exclusively with employers. What's more, they'll also advertise roles available within the university itself, from student union vacancies, to working within the library, and plenty more. It's well worth a search: 48% of universities include information about part-time work on their websites. Don't forget to ask your lecturers if they know of anything, too – some may even be seeking student assistants to help with research. And don't forget about the part-time job fairs that almost all universities host. Usually held in autumn and spring, it's here you'll find vacancies from local businesses.

"There's seasonal opportunities – the retail industry in particular sees a huge increase in job prospects in the run-up to Christmas"

STUDENT OPPORTUNITIES

Another resource are the specialist student job sites at your disposal. Here you'll most often benefit from the fact that, unlike mainstream sites, employers don't usually require you to have a vast amount of experience, meaning you've access to a wider range of jobs and learn as you go. You'll also find they are pre-screened, offering flexible shift patterns that fit around university timetables – plus do not go against most universities' recommended working hour limits of 20 a week. Looking for a job that caters towards your future career? Input this in to the site(s) you're using, as they should push relevant local or remote part-time roles to your feed. What's more, you'll find you can tailor what you're seeking by keying in your particular skills, such as having excellent interpersonal communication, to help match you to employment opportunities most relevant. Some sites even include one-off jobs – think flyering or cleaning – meaning no long-term commitment. Then there's seasonal opportunities – the retail industry in particular sees a huge increase in job prospects in the run-up to Christmas. »

Hays Travel

STUDENTS **SAVE £££S**

FROM TEXTBOOK TO LET'S BOOK

Book your next holiday with **HAYS TRAVEL**

SAVE UP TO £100*



In partnership with

easyJet holidays | Intrepid | Virgin VOYAGES

PLUS YOUR CHANCE TO WIN ONE OF THREE FANTASTIC HOLIDAYS

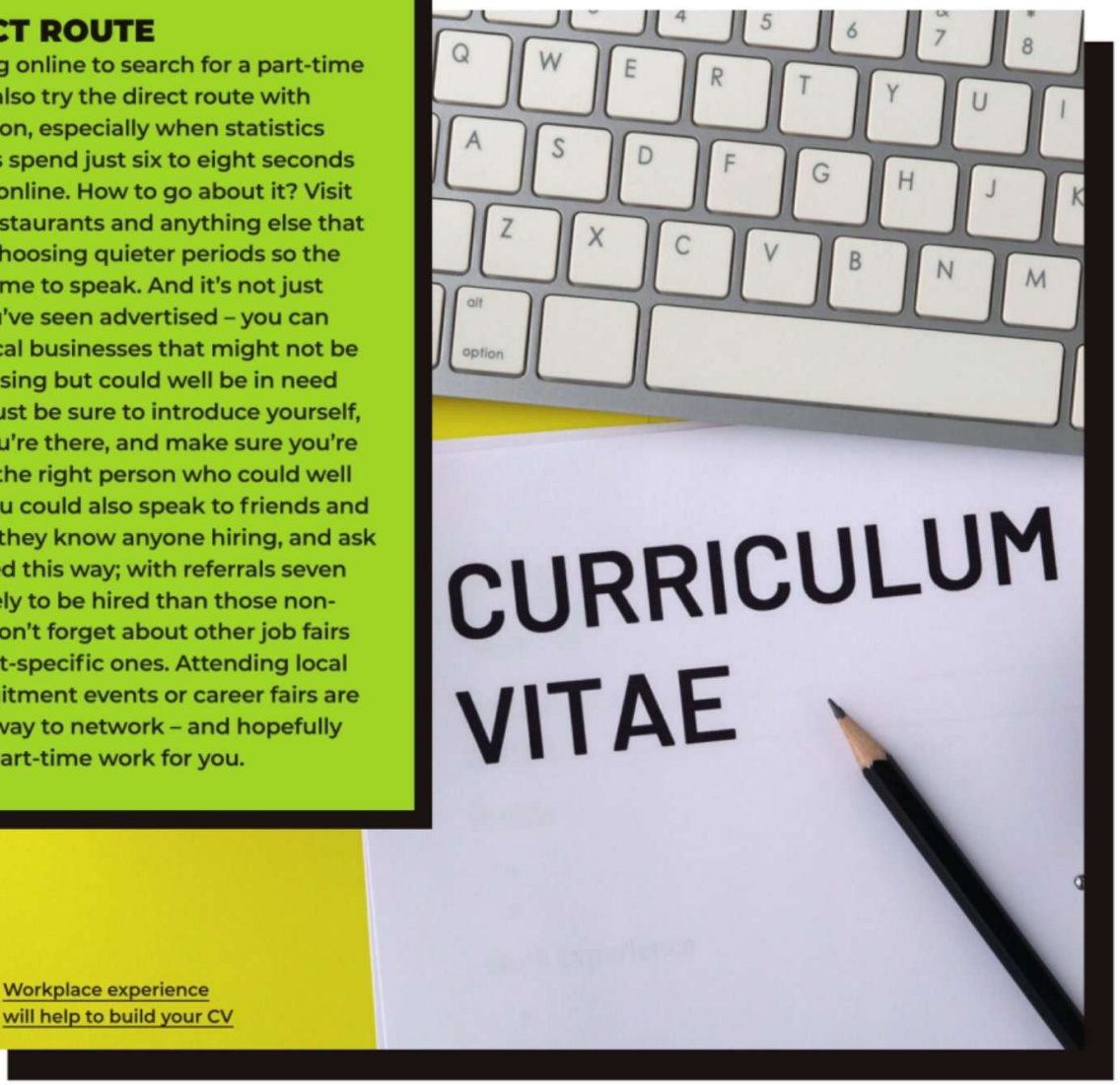
T&Cs apply. *Minimum spend applies.
See **haystravel.co.uk/students** for more information.





THE DIRECT ROUTE

As well as going online to search for a part-time job, you could also try the direct route with your CV in person, especially when statistics show recruiters spend just six to eight seconds looking at CVs online. How to go about it? Visit shops, cafés, restaurants and anything else that interests you, choosing quieter periods so the manager has time to speak. And it's not just about a job you've seen advertised – you can also head to local businesses that might not be actively advertising but could well be in need of extra help. Just be sure to introduce yourself, explain why you're there, and make sure you're speaking with the right person who could well take you on. You could also speak to friends and family to see if they know anyone hiring, and ask to be introduced this way; with referrals seven times more likely to be hired than those non-referred. And don't forget about other job fairs besides student-specific ones. Attending local in-person recruitment events or career fairs are another great way to network – and hopefully find the right part-time work for you.



Workplace experience will help to build your CV

"Make time for yourself – be it simple downtime at home or out socialising – and learn to say 'no', never picking up extra shifts if you have a major assignment deadline approaching"

WHAT'S RIGHT FOR YOU

When it comes to searching for employment, as a general rule student jobs tend to fall into retail/hospitality, campus/university roles, tutoring, and freelance. So, which is right for you? Working in a bar, restaurant, coffee shop or retail outlets tend to be more suited to those confident and comfortable dealing with customers, and who enjoy a fast-paced environment. Here you can benefit from evening and weekend shifts, which gives you more flexibility when it comes to leaving weekdays free for lectures. University jobs, meanwhile, are suited to a specific person depending on what job it is they apply for. Your university may need a part-time content creator for their social media, which is best suited towards someone outgoing and approachable, whereas working in the library leans towards organisation and someone who prefers not to be in the limelight. As for tutoring, you need patience – it may take a while for the person you tutor to get to where they need – while freelance work, such as a delivery driver, is ideal for someone who is self-disciplined, but who prefers working independently.

KEEP IN CONTROL

You've found your part-time job – but how do you manage your work/life balance so you don't burn out, especially when a study revealed that 43% of students reported stress, anxiety or depression caused or worsened by work? It all starts with strict boundaries and smart scheduling, putting your degree first. Make sure your class times and independent study hours are non-negotiable, and don't take on any shifts that clash with what you need to do. Keep an open communication with your employer, being clear about what you can and can't do, as well as giving plenty of notice surrounding upcoming examinations. Try to stick to the maximum of 20 hours a week during term time to keep those grades in check – and don't forget to factor in proper time for yourself, both in terms of your physical and mental wellbeing. Exercise should be a regular part of your routine – research revealed that 35% of people who exercise puts them in a good mood, while 30% also saying it made them feel less stressed. Make time for yourself – be it simple downtime at home or out socialising – and learn to say 'no', never picking up extra shifts if you have a major assignment deadline approaching. Because the last thing you need is for your grades to suffer.



5 EMPLOYMENT APPS

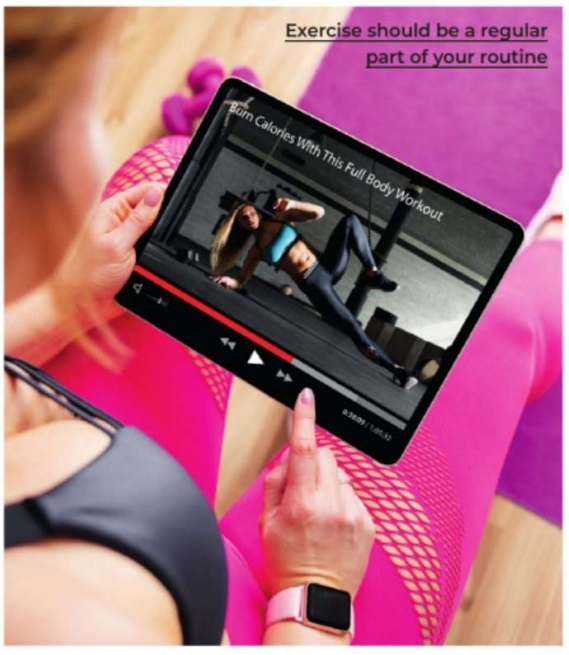
1 HANDSHAKE (Android, iOS, free)
An app for students that helps you find jobs, and connect with people and events that move your career forward.

2 INTELLIGENT CV (Android, iOS, free)
Create a professional CV in a few minutes with more than 50 templates available, and step-by-step guidance.

3 OGRAM (Android, iOS, free)
This gives you the tools to boost and manage your part-time career, giving you the ability to work across restaurants, hotels, bars, and more.

4 INTERVIEW HAMMER (Android, iOS, free)
Get instant interview tips and guidance, while the mock interview practice giving you feedback on improving your tone and content in seconds.

5 PYMETRICS (Android, iOS, free)
Assessing cognitive and personality traits using a series of neuroscience games, this app recommends optimal career paths to job seekers. ■



Exercise should be a regular part of your routine

Everything I wish I knew BEFORE I got pet insurance

By Stevie McCulloch



When I brought my dog Freddie home I was 22, fresh out of university, and had no idea what I was doing with my life. But I knew I wanted him insured straight away. Here's everything I wish I'd known.

1.

PET INSURANCE ISN'T AS COMPLICATED AS IT FIRST SEEMS

Don't be afraid to ask questions. It might not be the most exciting part but understanding your cover now can save you later.

2.

I HAD NO IDEA WHAT A PRE-EXISTING CONDITION WAS

A pre-existing condition is any illness, injury or symptom your pet had before your cover started. It usually won't be covered, even if it's only diagnosed later.

3.

THE CHEAPEST POLICY ISN'T ALWAYS THE BEST ONE

Sometimes pet insurance is cheap for a reason. Exclusions and conditions can mean you're left paying from your own pocket.



4.

YOU BUY PEACE OF MIND, NOT JUST FINANCIAL COVER

Hopefully you'll never need to make a claim. But knowing you have lifetime cover in place can make an incredibly stressful situation just a little easier.

5.

ACCESSING SUPPORT BEYOND CLAIMS

Many insurers like Waggel include free video vet appointments, behaviourist and nutrition advice, plus monthly rewards. Helping you get more from your policy, even when you're not claiming.

INSURANCE IS JUST THE START

24/7 VET VIDEO CALLS

Unlimited video vet calls with a UK vet. That 2am panic? Waggel's got it covered.

STAY ON TOP OF YOUR WALKS

Track your dog's daily activity with a free PitPat monitor to help prevent those midnight zoomies.

YOUR CARE SCORE

One result you'll actually want to check. See a clear picture of your dog's health with the Biscuit app.

WAGGEL LOOKS AFTER FREDDIE



& WAGGEL LOOKS AFTER ME

EXPERT SESSIONS

Unlimited 1:1 video calls with behaviourists to stop them howling on your nights out.

REWARDS, UNLOCKED

Discounts and exclusive offers, just for being with Waggel.

YOUR OWN UK VET NURSE

An assigned UK vet nurse who knows your dog and their quirks.

£40 AMAZON GIFT CARD FOR REFERRALS

Refer a friend, a family member, or a stranger in the park and get paid when they sign up.

MONEY OFF PET PERKS TO SUIT YOU BOTH

Get money off leading brands to make you the ultimate pet parent and reduce those monthly bills.

No dog yet? Learn the money bit first.

What does insuring a puppy really cost? What does cover actually include? waggel.co.uk/NASMA

Waggel

How to pay smarter



this term with PayPal

5 habits to make this term easier on your wallet.

Starting university means a lot of firsts, and one of the less glamorous ones is this: your money is now entirely your own to manage. It arrives in a lump, has to last, and comes with big decisions like how to budget. But a few small, practical habits make the day-to-day easier. Here's how PayPal can help.



Get a little back on everyday spending

Some spending is unavoidable: your weekly food shop, travel, the occasional coffee between lectures, and that late-night takeaway. You can't cut all of it, but you can get a little back on it.

That's where PayPal+ comes in[1] . It's a free rewards programme built around your everyday spending. With PayPal+ you can earn 1 point per every £10 when you check out with PayPal. Things get even better when you pay with the PayPal Debit Card[2] online or in store. You can earn up to 10x the points. That's 10 points per every £10 spent.

There are also some special deals from household names, which offer up to 15% back in PayPal+ points[3], and you can still use your usual student discount codes on top, so you're never choosing between the two[4]. When you want to redeem them, 1000 PayPal+ points are worth £10 off at PayPal checkout.

Split the bills, skip the drama

Living with people means splitting for almost everything, from rent to the taxi home. The easiest way to avoid awkward money chats? Sort it there and then instead of letting everyone keep endless mental tabs.

PayPal makes that part painless. You can request your share from friends in a couple of taps, and sending between friends and family in the UK (in pounds) is free[5]. When the whole house is contributing for someone's birthday, PayPal Pools keeps everyone's share in one place, so nobody has to work out who still owes what.



If it looks too good to be true, it is

More than half of students have run into a scam or lost money online, and first-years get targeted especially (that figure is the Home Office's, not ours)[6].

A good rule? If a deal feels ridiculously cheap or someone's pressuring you to pay immediately, take a minute before you click. Most scams rely on catching you off guard.

With PayPal, we don't share your full card details with sellers, and Buyer Protection[7] covers eligible online purchases, so if something never arrives, or turns up not matching the description, you can raise a case with us and ask for your money back.

Only spend what you can pay back

Every now and then there's a bigger purchase you've already planned for, like a laptop for your course or tickets for a festival with your mates. Options like PayPal's Pay in 3[8] and Pay in 30[9] can make them easier to budget for by spreading the cost over time, instead of paying it all upfront. Just plan for the repayments too and only use credit if you're confident you can pay it back. They're budgeting tools, not a reason to spend more.

Set it up once. Then get on with uni.

With PayPal everything lives in one app, and getting started only takes a few minutes.

There's no new bank account to open or switch to. Just download PayPal, link the bank account or card you already use, and enroll in PayPal+ so you can earn points from your first food shop, coffee run or eligible online order of term.

And if money gets properly tight, don't try to go it alone. Your university's money advisers have seen it all before, and asking early beats waiting until things feel overwhelming.

PayPal

Get the PayPal app

Sources

1. Rewards are earned as points under the PayPal+ rewards programme. To start earning, you must be enrolled in PayPal+. If you are not yet enrolled, you can sign up in the PayPal app. PayPal+ Terms and conditions apply. See our FAQs for details. https://www.paypal.com/uk/legalhub/paypal/ppplus-tnc
2. Set up and activation required. The PayPal Debit Card may be used everywhere Mastercard is accepted. Terms and conditions apply - https://www.paypal.com/uk/legalhub/paypal/consumer-debitcard-agreement
3. Offers vary. See individual offer in the PayPal App for details. Terms apply.
4. Subject to the third party discount programme
5. A PayPal account is required to send and receive money. Fees apply when converting currency and when sending money in a currency other than your local currency to an account in another country. See fees - https://www.paypal.com/uk/digital-wallet/paypal-consumer-fees
6. Home Office and NatWest, Stop! Think Fraud, via GOV.UK, October 2025. https://www.gov.uk/government/news/students-urged-to-stop-think-fraud-as-more-than-half-face-scams
7. Buyer Protection is available on eligible purchases only. Time limit and other terms apply. See the Buyer protection section of your local for more information, available here - https://www.paypal.com/uk/legalhub/paypal/buyer-protection?locale.x=en_GB
8. Pay in 3 is a credit agreement. Consider if the purchase is affordable and how you will make repayments. Missing payments may make other borrowing more difficult or more expensive. Pay in 3 eligibility is subject to status and approval. 18+ UK residents only. You can use Pay in 3 on purchases £20 - £3,000. See terms for more details - https://www.paypal.com/uk/digital-wallet/paypal-payin3/terms
9. Pay in 30 is a credit agreement. Consider if the purchase is affordable and how you will repay. Missing payments may make other borrowing more difficult or more expensive. Pay in 30 eligibility is subject to status and approval. 18+ UK residents only. Available for eligible purchases of £1 to £900. See terms for more details - https://www.paypal.com/uk/digital-wallet/paypal-payin30/terms

Any information provided is general only and does not take into account your objectives, financial situation or needs.

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*Euromonitor Intl, Personal Accessories 2026 edition, Retail value in RSP, data for 2025

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IDEAS START HERE

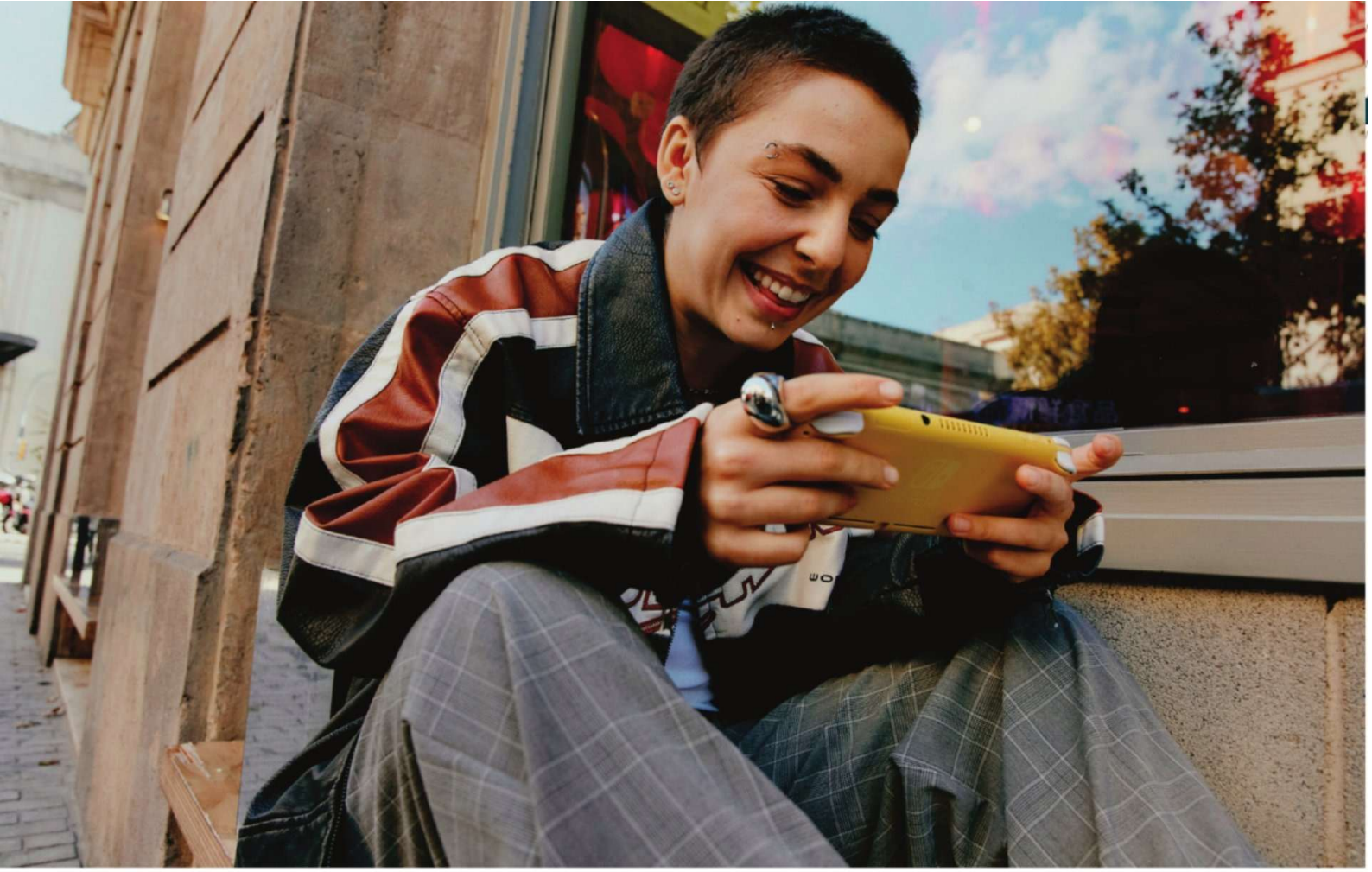
Big ideas begin with a simple pen. Whether you're planning a project or outlining an essay, BIC Cristal® supports clear thinking every day. Available in red, green, black and blue, it helps you organise ideas with clarity.

RELIABLE EVERY DAY

For lecture notes, quick ideas and everyday planning, BIC Cristal® delivers consistent writing you can depend on.



EXPLORE THE RANGE



Step into spring savings with Vinted

Picture this: sunny spring days at the park, in your local pub garden, and barbecuing with friends, all without worrying about how you're going to afford it. With Vinted, **it's easy to make extra money** for your warmer weather plans from the stuff you've already got tucked away in your room.

Simply list the things you don't need so other members can buy them from you. They get the thrill of unboxing a great find, you get more space and extra money in your pocket. It's do-good, feel-good, for everyone. And, with no selling fees, it's a no-brainer.

Read on to learn our tips and tricks for **turning your things from pre-loved to re-loved**.

CREATE SPACE WITHOUT WASTE

Dig through your room and pick out the items you no longer need. We're talking those trousers that don't fit quite right, that patterned shirt that doesn't go with the rest of your wardrobe, and any of the impulse buys you've only worn once. Instead of throwing them away, **give them a second life and make some extra cash** by selling them on Vinted.

And it's not just clothes you can find new homes for – there's a whole range of second-hand categories on our app. With our new Electronics category, selling your old phone, tablet, video games and consoles, camera, smartwatch, and other pre-owned tech has never been easier. You'll be amazed at how quickly you can declutter your space when you let go of the things that no longer bring you joy.



READY, SET, RE-SELL

Once you've decided what you don't need, it's time to start listing. Here's how to speed up your sales:

Create quality listings

- **Snap some clear images.** Good photos are your sales pitch, so make sure you use a plain background and natural lighting.
- **Give a detailed description.** If it's clothing, remember to include the size, brand, and material when you upload. Adding this information makes your listing easier to find – and more appealing to buyers.

Perfect your profile

- **Verify your account.** Go to your settings and confirm your details. It'll help build credibility and trust, which can boost your chances of selling.
- **Introduce yourself.** Fill in the About section of your profile and give a brief description of your style. It'll be visible to the whole community.
- **Upload regularly.** This will encourage members to start following you and they'll be notified when you add something new or reduce the price of an item.

Get your items noticed

- **Enable bundles.** Tempt buyers by offering a discount when they buy more than 1 item. Just go to your settings and choose how much of a discount you'd be willing to offer.
- **Reach out to potential buyers.** When someone favourites your item, send them an offer to let them know you're open to negotiating. It could be the extra nudge they need to hit that Buy now button.

Have an old phone, tablet, or console to sell? With the new Electronics Verification service, buyers can pay a small fee to get your item's functionality, condition, and authenticity checked by specialists. **It's free for you and makes pre-owned electronics more attractive to buyers.**

Here's how it works:

- **List accurately.** Choose the right brand, model, or platform, and be upfront about the device's condition. Accurate descriptions lead to faster sales.
- **Prepare with care.** Before shipping, delete personal data, log out of any accounts, and reset the device to its factory settings. Make sure your device is turned off and has the batteries installed. Include all the accessories and use the original box if possible. If not, wrap it in (preferably pre-used) bubble wrap and place it tightly in a sturdy box. Seal it with packing tape and mark it as 'FRAGILE'.
- **Easy shipping.** If a buyer purchases verification for your item, you'll ship it to the hub using our pre-paid label, and we'll handle the rest.



GOODBYE CLUTTER, HELLO CASH-FLOW

After you've shipped your item, you'll get regular updates about its progress until the buyer receives it and confirms everything's OK. Then, you'll be able to see your earnings in your Balance. **There are no selling fees, so everything you earn is yours to keep**. You can withdraw your money to your bank account or use it to buy other second-hand items.

Selling on Vinted doesn't just clear your space, reduce waste, and fill your wallet; it builds your reputation on the platform. **Positive reviews from happy buyers can lead to more sales**, turning you into a trusted seller in the community.

Once you've sold the things you don't need, why not do another room or drawer clearout? Keep listing to keep earning.

THE WORLD OF NEW AGAIN

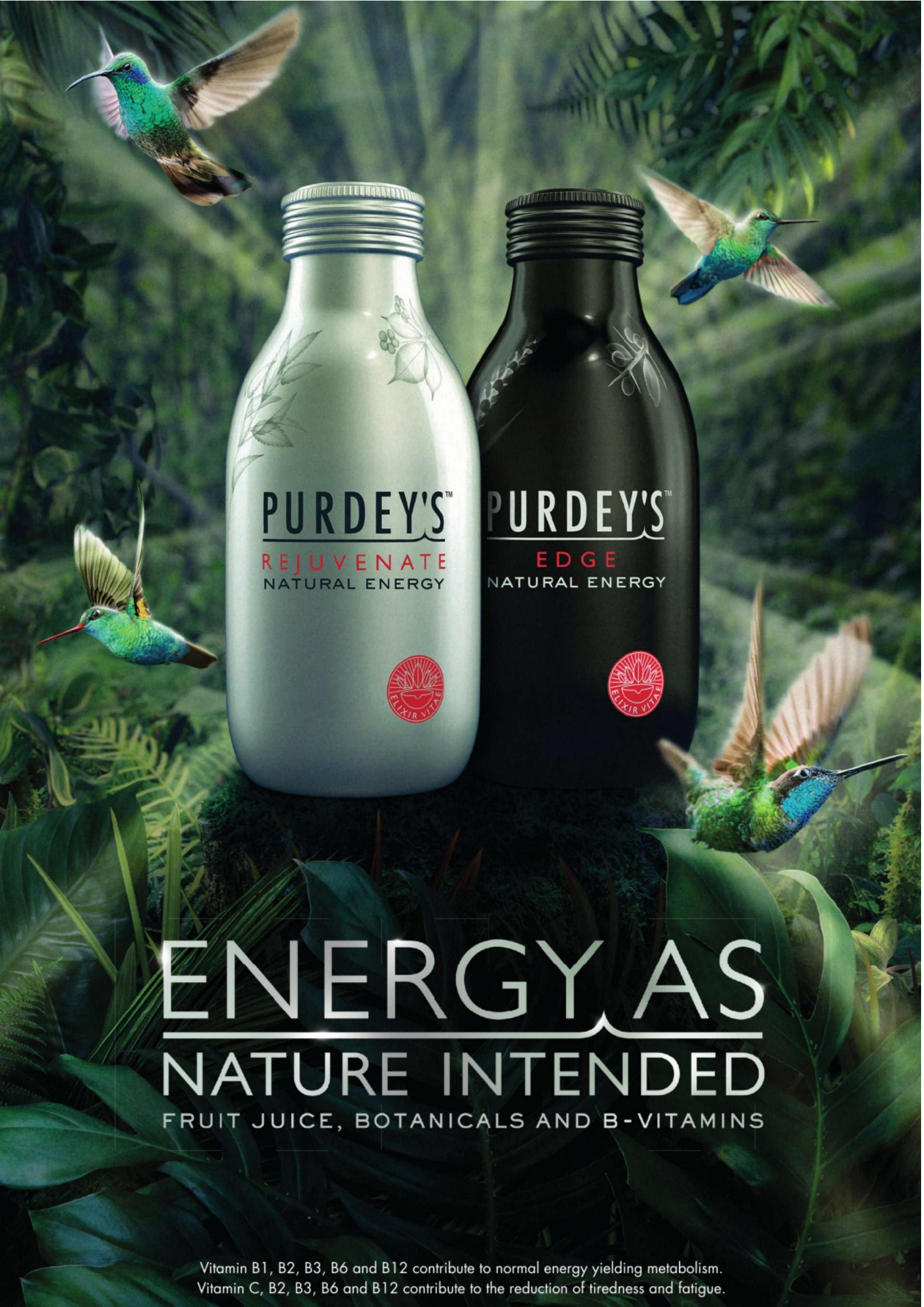
With Vinted, you're not just making money from your clutter; you're part of a **community of members** coming together to keep quality items in circulation.

From the beginning, it's been our mission to make second-hand first choice. On average, shopping for second-hand fashion on Vinted has a lower climate impact than buying new.* By selling your stuff, you're giving other members the chance to opt for second-hand, and helping us change the world for the better.

So, what are you waiting for? List now to turn your items from no-longer-needed to new again, and make some extra cash in the process.

Vinted

*On average, shopping for second-hand fashion on Vinted instead of buying new demonstrated an emissions saving of 1.25 kg CO_2e. Read our Impact Report.


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FRUIT JUICE, BOTANICALS AND B-VITAMINS
Vitamin B1, B2, B3, B6 and B12 contribute to normal energy yielding metabolism.
Vitamin C, B2, B3, B6 and B12 contribute to the reduction of tiredness and fatigue.