

FREE

student money matters

NASMA: helping you stay finance savvy



HEALTHY DIET

Ways to eat well for less

STARTING UNI

Tips for first-year students



FUTURE CAREER

How to prep for your dream job

EXTRA FUNDING

Additional sources of financial support

FUNDING YOUR STUDIES

All you need to know about student finance



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HACKS



Price, Price, Baby

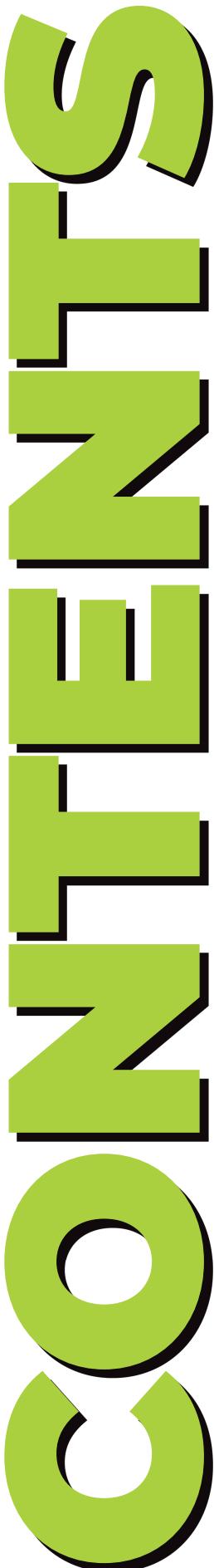
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STAYING SAFE FROM SCAMS

Emma Quirk, Indra Norcop, Karen Craft
at Leeds Trinity University

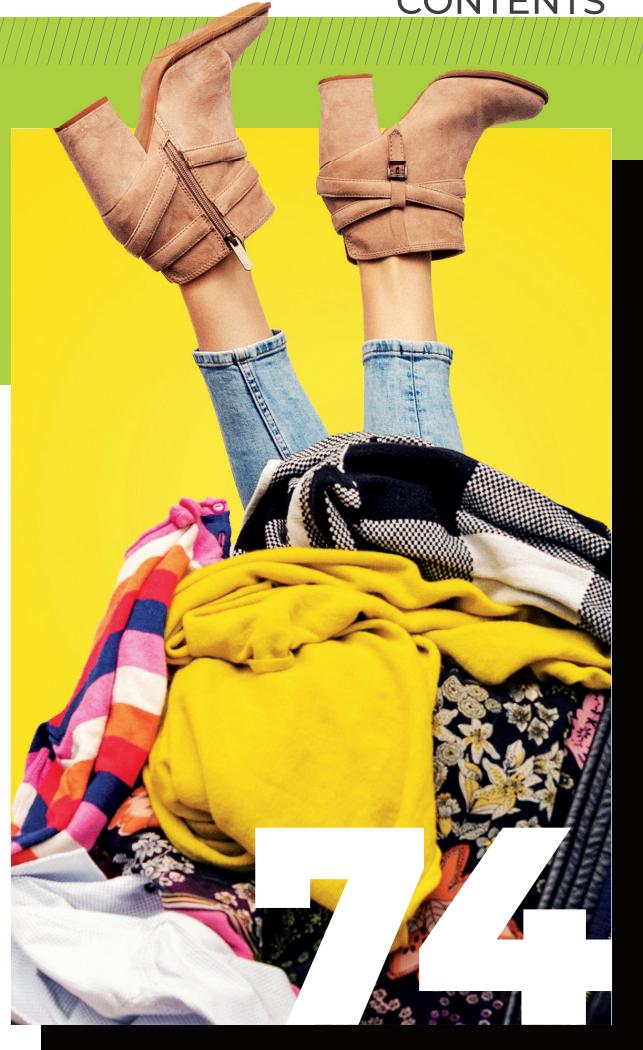
WHAT IS SCAMMING?

“Even if the scammers do manage to take some of your money, the fact that they tried to is still a crime”

MIND THE GAP

Want to take a year out but unsure whether it's right for you?
Claire Muffett-Reece talks pros, cons and essential advice

“From different religions and cultures to different ways of life and how people interact with you, you expand your horizons, you learn, you learn about your own country, and culture”



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Steps to help you land your dream job after uni

student money matters

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front

Welcome to the Autumn/
Winter 2025 edition
of Student Money
Matters – your go-to
guide for making the
most of your money
while navigating
student life.

Whether you're
stretching a tight
budget, looking for part-time
work, or trying to get to grips with student life,
this magazine is here to support you. We know
that money isn't just about numbers – it's about
freedom, opportunity, and sometimes, survival. You
don't need a finance degree to take control of your
money. You just need the right tools, clear advice,
and a little confidence – and that's exactly what
you'll find in these pages.

Here's to spending smarter, saving better, and
building a future that works for you.

And remember that NASMA members work on
campuses across the country and are on hand to
offer advice, support and guidance when needed.
Look for your Student Funding/Money Adviser in
campus Advice Centres, Hubs or Student Services.

Kellie

Kellie McAlonan
NASMA Chair

 **NASMA**
National Association of Student Money Advisers

go



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Get your student finance sorted for

2025/

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 you.



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

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

CAN I STILL APPLY FOR STUDENT FINANCE FOR 2025/26?

Yes. You can apply for funding up to nine months after the first day of the academic year of your course. If you've not yet applied for your student finance for the 2025/26 academic year, you should do so now as it can take up to four weeks. The easiest way to apply is online at www.gov.uk/apply-online-for-student-finance for students in England or www.studentfinancewales.co.uk for students in Wales - it should only take around 30 minutes.

If you are applying late for your student finance (after the application deadlines) then your application may not be fully processed by term start. Student Finance England or Wales will make an initial assessment, so you have some money as close to the start of your course as possible and then pay a top-up amount once the application is fully processed to include your household income details.

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) issues loans in Northern Ireland. »

WHO QUALIFIES FOR STUDENT FINANCE?

There are a number of factors which affect whether you are eligible for student finance. These include:

- your residency status,
- the course you plan to study,
- the university or college you wish to attend,
- if you have studied previously.

If you live in England you can find out quickly if you are likely to be eligible by checking www.gov.uk/student-finance/who-qualifies, in Wales you can check at www.studentfinancewales.co.uk.

HOW MUCH FUNDING CAN I GET?

While you're studying at university or college, you'll have two main costs – tuition fees and living costs and for eligible students there's student finance available to help with both.

In the academic year 2025/26 approved universities and colleges in England and Wales can charge full-time students **up to £9,535** a year for fees depending on the course. Tuition Fee Loans cover the cost of these fees and are paid directly to the university or college once they have confirmed your attendance on the course with SLC.

A Maintenance Loan is available in England to help you pay for living costs, such as rent and bills. The amount of the Maintenance Loan you can get depends on your household income and where you live while studying. Your Maintenance



Loan is a contribution towards your living costs but depending on your circumstances it may not cover all of these costs.

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

Postgraduate and part-time students can apply for funding too. There's also extra help available in England and Wales for students with a disability, mental-health condition, long term health condition or specific learning difficulty and/or students who have children or adult dependants.

"You usually start to pay back Tuition Fee Loans and Maintenance Loans from the April after you have finished or left your course, or the April 4 years after the course started if you're studying part-time and are earning over the repayment threshold. The amount you repay is based on your income, not what you borrowed"



“While you’re studying at university or college, you’ll have two main costs – tuition fees and living costs and for eligible students there’s student finance available to help with both”

You can also keep track of your application by logging on to your online account at www.gov.uk/student-finance-register-login for students in England. Students in Wales can check at www.studentfinancewales.co.uk.

Students in England can find out more about getting their first student finance payment here and students in Wales can visit www.studentfinancewales.co.uk/payment/

WHEN WILL I RECEIVE MY 2025/26 STUDENT FINANCE?

If you applied before the deadline, your student finance for 2025/26 should be in place by now. When your application was assessed, you would have received an entitlement summary detailing how much funding you can expect to receive during academic year 2025/26. You can access this via your online account.

Your Tuition Fees will be paid directly to your university or college but only once they have confirmed your attendance on the course.

Your Maintenance Loan is paid in three instalments directly into your bank account on the payment dates outlined in your entitlement summary and online account. You won’t receive payment until registration on your course has been confirmed by your university or college. And remember, it can take a couple of days for funds to be sent to your bank account.

It’s also a good idea to check that your bank details have been entered correctly on your student finance application. We advise you not to change them within five working days before any scheduled payment dates, as your funds may not be sent to the correct account. You can double check the bank details provided to us through your online account.

MY PARENT OR PARTNER’S INCOME HAS FALLEN. HOW WILL THIS AFFECT MY STUDENT FINANCE?

Some student finance is based on your household income so we’ll need financial details from your parents or partner to calculate how much funding you can get. However, we understand that financial circumstances can change, and we have a process in place to help with that. This process makes sure you won’t lose out on any student finance you’re entitled to.

During the student finance application process your parents or partner will be asked to provide financial details from a previous tax year. If you think their income is going to be at least 15% lower this tax year, we can look at your application based on their ‘Current Year Income (CYI)’. But this can only be done after they’ve given us the details of the previous tax year. »

There are different rules for the CYI process depending on where you live in the UK and the type of student finance you're applying for – to find out the specific rules that apply to you go to the relevant website.

Students in England should visit www.gov.uk/support-child-or-partners-student-finance-application/current-year-income and students in Wales should visit <https://www.studentfinancewales.co.uk/current-year-income/>

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



WHEN DO I HAVE TO PAY MY LOANS BACK?

You usually start to pay back Tuition Fee Loans and Maintenance Loans from the April after you have finished or left your course, or the April 4 years after the course started if you're studying part-time and are earning over the repayment threshold. The amount you repay is based on your income, not what you borrowed.

Interest is added to your loan balance from the day you receive your first instalment until the loan is paid off in full or is written off whichever comes first. For students starting university or college in 2025/26 the write off period is 40 years. The amount of interest charged is based on the retail price index. You can find out more about repaying your student loans here: www.gov.uk/repaying-your-student-loan

The repayment of your loans is administered through the tax system and currently each month 9%, or 6% if you're studying a postgraduate course, of your earnings over the relevant threshold is taken as a repayment. Your loan repayment is taken through the Pay As You Earn (PAYE) system with HM Revenue and Customs (HMRC) liaising with employers or the account holder (if you are self-employed). The Student Loans Company (SLC) maintains your account which is why it is important to keep your contact details up to date.

You can get up to date information on your student loan balance via SLC's Online Repayment Service (ORS). When you are in the final stages of repaying your loan you will be invited to move to paying by direct debit. This moves you out of the PAYE scheme and means you will avoid repaying more than you owe. Graduates can make the switch to direct debit via their online accounts.

Find out more about repaying your student loans at www.gov.uk/repaying-your-student-loan

“Interest is added to your loan balance from the day you receive your first instalment until the loan is paid off in full or is written off whichever comes first. For students starting university or college in 2025/26 the write off period is 40 years. The amount of interest charged is based on the retail price index”

HOW CAN I STAY SAFE ONLINE?

Fraudsters trying to steal your student finance may send phishing emails claiming to be from the Student Loans Company, Student Finance England or Student Finance Wales asking for personal or financial information.

This can be especially common around the three main payment dates in September, January and April.

Always check that you are using a secure website when submitting sensitive or personal information online. Check out our guide to identifying a scam at www.gov.uk/guidance/phishing-scams-how-you-can-avoid-them

Never post personal information, such as your customer reference number or bank details, anywhere online, including social media pages. If you have received a suspicious student finance email, forward it to SLC at fcpu_alerts@slc.co.uk



WHERE CAN I FIND OUT MORE?

Visit www.gov.uk/student-finance or www.ucas.com/sfe for more information and resources about student finance.

Check out the dedicated YouTube channels Student Finance England www.youtube.com/user/SFEFILM and Student Finance Wales www.youtube.com/SFWFILM which have a series of short films which help to explain student finance further and provide information about repaying your loan.

SLC also posts updates and useful information on Facebook, X and Instagram. Follow Student Finance England at facebook.com/SFEngland, x.com/SF_England and Instagram at studentfinance_england.

Students in Wales should follow Student Finance Wales at facebook.com/SFWales and x.com/SF_Wales ■



Find out everything you need to know about student finance



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3

Before you start at uni, you'll probably be feeling a mixture of excitement, anxiety and everything in between. But there are certain things you need to do before you go, or as soon as you get there, that are within your control and will make your first few weeks much smoother. Don't leave it to the last minute because you might need to learn a few skills, such as budgeting or cooking. »

Get organised before heading to uni



HEADING TO UNI

Be prepared before leaving for uni so that you can relax and enjoy the whole freshers' experience, as **Michelle Higgs** explains



APPLY FOR YOUR ACCOMMODATION

As a first-year student, you'll probably be offered a place in university accommodation. But you'll need to apply for it as soon as applications have opened because it's usually on a first come, first served basis. The date from which you can apply differs between universities; it could be after the 'A' level results come out or earlier if you have an unconditional offer. You should check this with your preferred university. All the uni accommodation listings will be online, so you can do some research and identify your first and second choice of halls beforehand.



Before you go to uni, check if you need separate contents insurance. University accommodation includes basic insurance of items in your room. You may also be covered by your parents' contents insurance policy, so ask them to check. If neither applies, you'll need to arrange your own policy – it isn't something you can do without. »

"Budgeting is one of the most important life skills you can learn"

29%

29% OF
STUDENTS LIVE
IN UNIVERSITY
ACCOMMODATION
IN TERM-TIME

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

74%

74% OF STUDENTS
WISH THEY'D HAD
BETTER FINANCIAL
EDUCATION BEFORE
STARTING UNI

(Save the Student,
National Student Money
Survey, 2024)

**“Ask whoever does the
most cooking at home to
give you some tips and
show you how to cook a
few basic recipes”**

GET A STUDENT BANK ACCOUNT

You can usually open a student bank account when you have an unconditional offer from your preferred university, or after your 'A' level results if the offer is conditional. Check with your chosen bank as some have different requirements. You'll need proof of your identity and address, such as a passport, birth certificate and/or driving licence, plus your student finance letter. You also need to be 18 before you can apply for an overdraft.

Remember that the best student bank account is not usually the one with the most tempting freebies. You need to look for what every student needs to see them through university: an arranged interest-free (0%) overdraft. This is the agreed amount that the bank will lend you, up to a defined limit, without charging interest. Compare accounts and choose one that has the largest arranged 0% overdraft for the longest period of time.



Learn to cook some basic dishes



START A BUDGET

Budgeting is one of the most important life skills you can learn. Setting a budget and sticking to it puts you in control of your money, and reduces any bank charges/interest. This means you can keep as much of your cash as possible to spend on whatever you want, from festival tickets and new clothes to a well-earned summer break.

Start by adding up all your income over one term, including your maintenance loan, any scholarships/grants, money from parents/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.

Then add up your compulsory outgoings over the term. This should include your rent and household bills such as gas and electric, water, broadband and mobile, plus contents insurance (if applicable). Divide this total by the number of weeks in the term to get a weekly figure for compulsory outgoings.

Finally, subtract your weekly compulsory outgoings from your weekly income. The difference is the money that's left for living expenses such as groceries, travel and non-essential items each week.

There are loads of budgeting apps out there, so no excuses! They can help you track your spending, set daily or weekly limits, and send you alerts if you're close to that limit.

LEARN TO COOK

If you've never cooked before, now's the time to learn! Knowing how to cook meals from scratch using staple ingredients is almost always cheaper than buying convenience foods. Ask whoever does the most cooking at home to give you some tips and show you how to cook a few basic recipes. Alternatively, look online for step-by-step videos for beginner cooks.

Avoid complicated recipes with lots of ingredients. Instead, keep it simple and try basic recipes with fewer ingredients for tasty meals that can be varied with different vegetables, herbs and spices. Stir-fries, omelettes, pasta bakes and risottos are all easy to make, and one-pot meals such as curries, stews and chilli con carne are great because there's less washing up! When you get to uni, you can try cooking with your housemates to swap recipes and try new flavours.»

REGISTER WITH A LOCAL DOCTOR

While you're at uni, there are lots of things you won't be able to rely on your parents for, and one of them is looking after your health. Back home, you probably go to see your family's GP if you are ill, but at uni you'll have to sort this out yourself. All you need to do is register with a local doctor. This is vital if you have a medical condition and already take medication, or you need contraception. Being registered with a GP is also necessary if you develop any mental health issues and need to be referred for therapy. It's much more difficult to be seen by a doctor when you're not registered, so don't wait until you're ill!

[Get registered with a local GP](#)



4 WAYS TO MAKE THE MOST OF FRESHERS' WEEK

1 PACE YOURSELF

The Freshers' schedule is full-on so identify the events you really want to go to, and for everything else just go with the flow.

2 SAY GOODBYE TO FOMO

You don't have to attend every single Freshers' event or be drunk every night, so don't put pressure on yourself to do so.

3 HAVE AN AT-HOME EVENT

Invite your housemates for a few beers in halls; it's much easier to get to know them with fewer people around.

4 DON'T SIGN UP FOR EVERYTHING

There's no need to join every society that's there, especially those that ask for a fee. You can decide later which ones you'd like to join.

ORIGINAL DOCUMENTS TO TAKE TO UNI

- National Insurance letter
- University acceptance letter
- Student finance letter
- Bank details
- Insurance details
- Passport and/or driving licence
- A stack of passport photos!



Your university is probably in a completely new city that's unfamiliar to you. But there's a lot of online research you can do before you even get there to help familiarise yourself with the place



5 STARTING UNI RELATED APPS

1 ANY.DO (Android, iOS, free)

A clever to-do list app that makes any essay or project feel manageable. If you're doing group work, it's also good for sharing lists and tasks.

2 NOTION (Android, iOS, free)

A great note-taking app that can sync your notes across all your devices – you can also use it to manage your essay deadlines.

3 REVOLUT (Android, iOS, free; Revolut Plus, £3.99 per month)

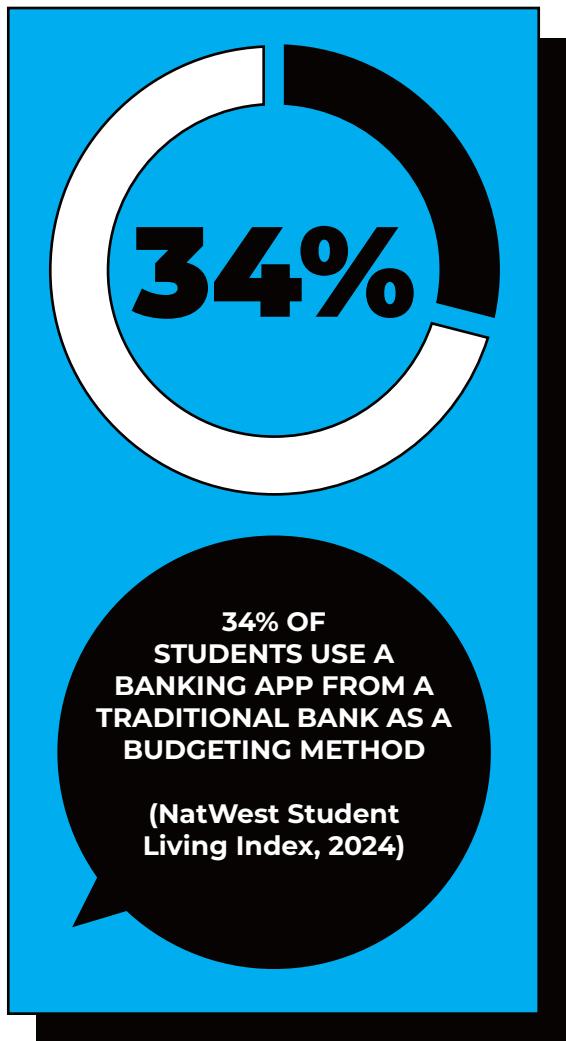
A useful all-in-one finance app with built-in budgeting features, plus the option of recurring transfers and spare change round-ups on card transactions into savings 'pots'.

4 SUPERCOOK (Android, iOS, free)

This clever app will find and suggest recipes using only the ingredients you have at home – no need to go shopping!

5 TRAINLINE (Android, iOS, free)

Use this great app to book train and bus tickets across the UK and Europe for the best prices. ■



RESEARCH THE LOCAL AREA

Your university is probably in a completely new city that's unfamiliar to you. But there's a lot of online research you can do before you even get there to help familiarise yourself with the place. Try looking at online maps to find out where the nearest bus/tram stop is, and check out the timetable for getting to uni from your accommodation. You can also look up where the nearest supermarkets and other shops are; how far away the GP surgery and bank are; identify green spaces and walking routes; and earmark the best cafes and pubs to visit. In your first couple of weeks at uni, try to set aside a morning or afternoon to just be a tourist and explore the city on foot. Or make a day of it and invite some of your new mates to go on a bus tour to see the sights.

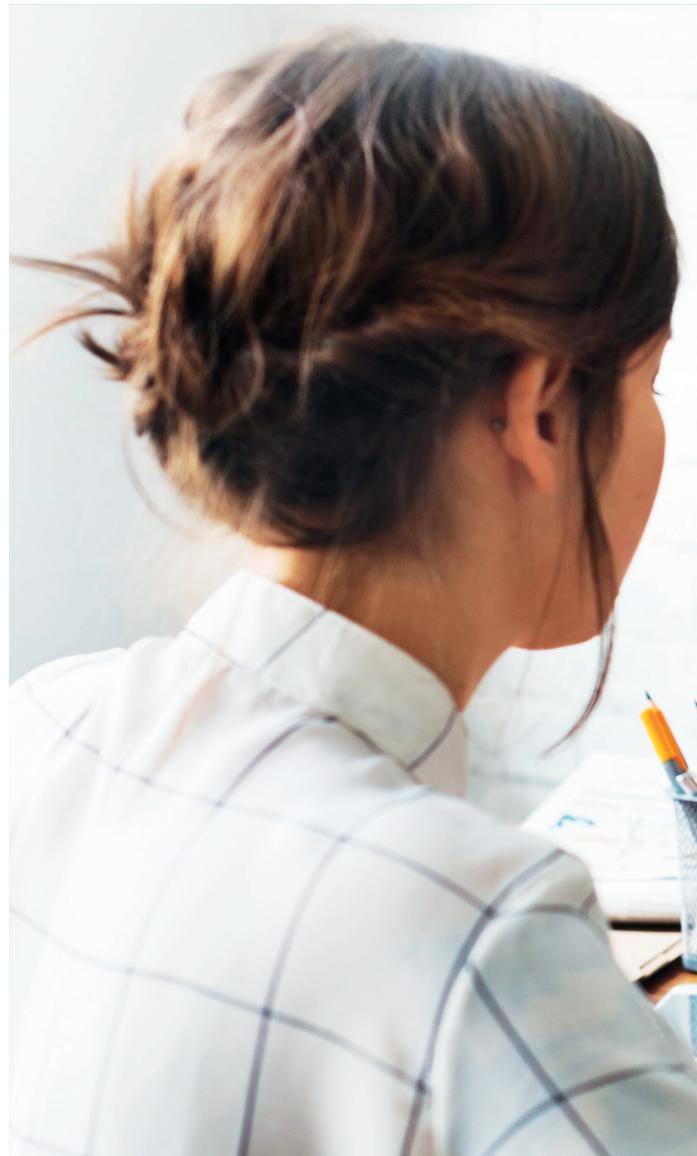




Everyone knows that the maintenance loan isn't sufficient to cover day-to-day living costs, so extra cash is needed. Maybe you could get money from your parents or grandparents if they can afford it, or you could take on a part-time job to plug the gap.

But there is another way to supplement your income. Believe it or not, there's a huge pot of money in hundreds of different student grants, bursaries and scholarships, just waiting to be claimed – and it doesn't have to be paid back!

Sounds too good to be true? Well, it's definitely legit, but there's a catch. You can only get this extra money if you're eligible for it and you submit a successful application. The criteria is different for each scheme and is determined by the provider. Tracking down funding that you might be eligible for takes time and effort, but it could be well worth it. »



EXTRA FUNDING

Find out if you're eligible for thousands of pounds to help pay for university costs, as **Michelle Higgs** explains



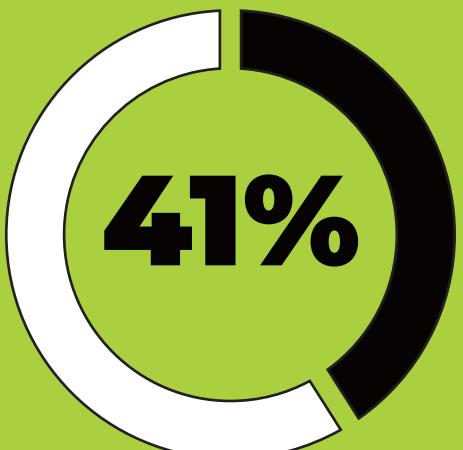
UNDERSTAND THE TERMINOLOGY

When you start looking at the various schemes, the jargon can be confusing so it's important to understand the difference between grants, scholarships and bursaries. Put simply, grants and bursaries are based on financial need, which is why your income (and that of your parents/guardians) is usually taken into account. Scholarships are awarded on merit for academic, musical or sporting achievements.

Grants are usually funded by the government, while

bursaries and scholarships are offered by universities, professional organisations, charities, businesses and philanthropists. Another type of funding is provided by companies in the form of lucrative sponsorships in specific industries or disciplines that could pay your university costs; there will also be a package of benefits such as paid holiday work and placements, plus a guaranteed interview after graduation.

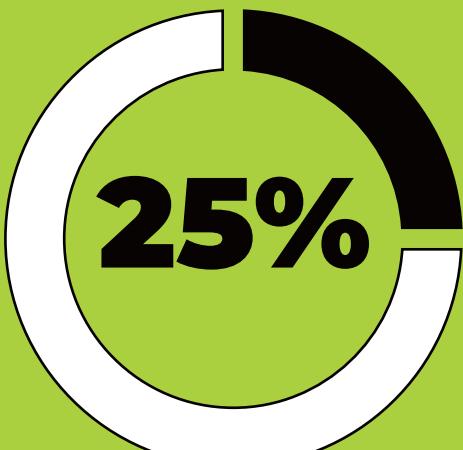
The sheer number of bursaries, grants and scholarships is staggering. But there are very specific criteria for each »



41%

**41% OF
STUDENTS FEEL THEY
WERE NOT MADE AWARE
OF ADDITIONAL FUNDING
OPTIONS**

(Save the Student,
National Student
Money Survey,
2024)



25%

**25% OF
STUDENTS RECEIVE
MONEY FROM GRANTS
AND FUNDING**

(Save the Student,
National Student Money
Survey, 2024)

scheme, so it's easy to narrow it down and discount any that you're not eligible for. To ensure inclusivity, universities offer bursaries to underrepresented social groups such as ethnic minorities, mature students, people with disabilities, students from low-income backgrounds or those who are care experienced. (If you've been in local authority care, even for only a short time and even if you were subsequently adopted, you are classed as 'care experienced'; the term 'care leaver' is often used interchangeably.)

The criteria might be even more defined for some schemes, for example, studying a particular subject at a certain university; having parents who work in a specific occupation; coming from a particular town or county; being educated at a specific school; or being the first in your family to go to university.

**“Do you excel at a
particular sport? You
might be eligible for
a sports scholarship,
but remember that
you would be expected
to compete for your
university throughout
your degree, and you
would need to juggle
this with your studies”**



Talented athlete? Check out a
sports scholarship



DO YOUR RESEARCH

It's tricky to find all the available funding because there's no one-stop online resource, so you'll have to find time for some serious research. Your first port of call should be a searchable database like The Funding Hub which lists thousands of scholarships and bursaries. You can search by university; degree course; or by selection criteria such as financial need, academic merit, sporting achievement etc.

You should also check if there's a list of funding opportunities on your university's website in the student finance section; some universities even organise them into a searchable database. For example, the University of Liverpool lists various bursaries including those for care leavers, young adult carers and architecture students, as well as scholarships for students of electrical engineering, electronics and computer science, and for high performance athletes.

Although online databases can narrow down your search, they don't include hundreds of smaller charitable trusts that offer bursaries or grants. Details about these funding opportunities are in The Guide to Educational Grants (ask to see it in your local library or at uni). The most recent guide (2020/21, 16th edition) lists more than 800 sources of financial help for those in education, totalling around £47 million each year.

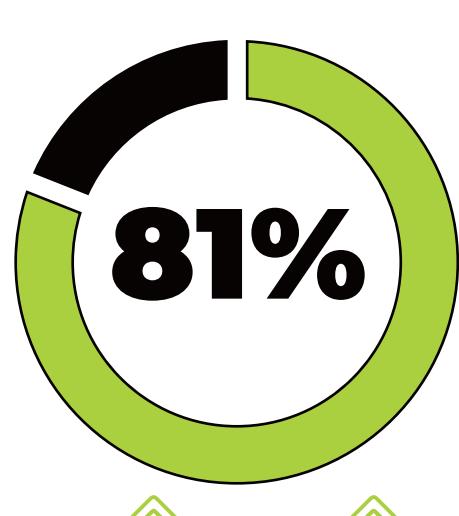
Many charities partner with specific universities. For example, the Sidney Perry Foundation supports vocal studies students at the Guildhall School of Music; students at seven medical schools who are on the UK Widening Participation in Medicine scheme (UKWPMED); students on the RCN Foundation into Nursing programme; and also students at the Open University.

ARE YOU ELIGIBLE?

Bursaries are usually awarded on the basis of financial need, so one of the main criteria will be whether your household income is below a certain threshold (the exact level varies across the UK). All British universities offer bursaries of varying amounts to students from low-income backgrounds. You don't have to apply separately for these as your uni will assess your eligibility when you apply for student finance. All you need to do is grant permission for the Student Loans Company to share details of your household income with your university. If your household income remains low throughout your degree course, you'll receive the bursary every year.

Other types of bursary are one-off payments while some may be available in the following years of your studies. However, you will usually need to reapply each year and still meet the criteria to receive the funding.

Competition for scholarships is fierce compared with bursaries because a minimum level of attainment in a particular subject or discipline is required. To be »



81% OF STUDENTS WORRY ABOUT MAKING ENDS MEET

(Save the Student, National Student Money Survey, 2024)

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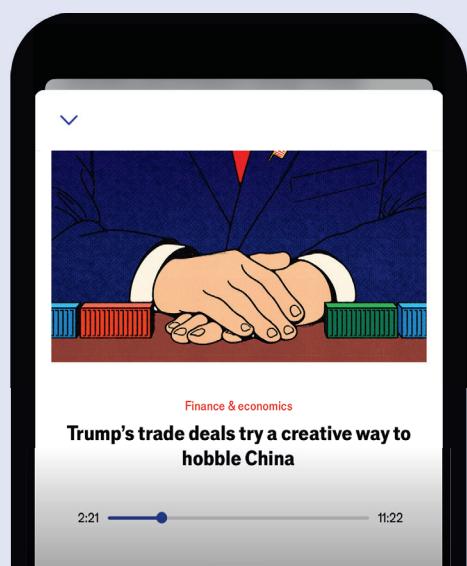
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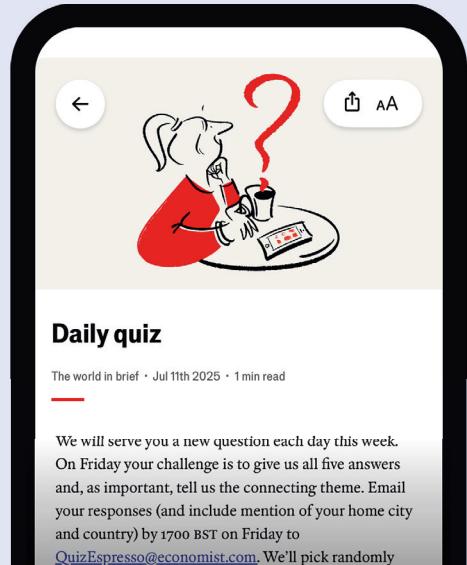
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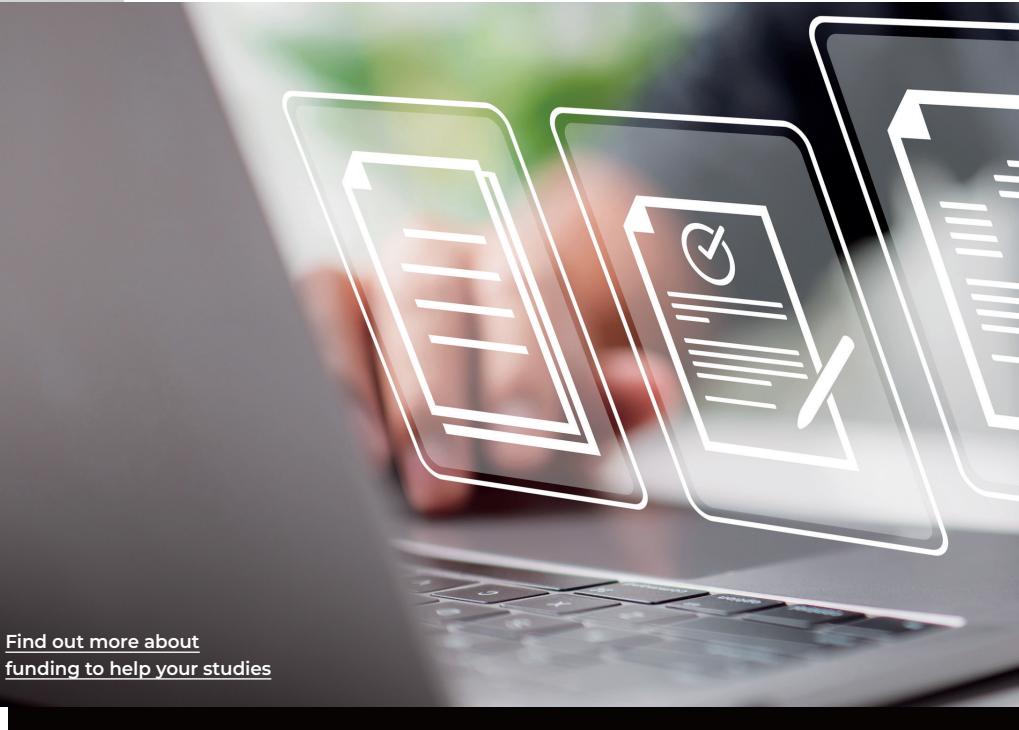


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eligible, you may have to accept a certain university as a firm choice, not as an insurance offer, especially if you're applying for a scholarship sponsored by a company.

If you have a mental health problem, a long-term health condition or any other disability, you should be entitled to Disabled Students' Allowance (DSA) which covers study-related costs. You may also be eligible for additional funding through bursaries or scholarships.



[Find out more about funding to help your studies](#)

“If you’re really struggling financially and you can prove that you haven’t been extravagant with your money, you may be eligible for a hardship fund from your university, either in the form of cash or as a loan”

CAREER-RELATED BURSARIES AND SCHOLARSHIPS

If you're studying for a healthcare, medical, dental or social work degree, you may be eligible for NHS funding (www.nhsbsa.nhs.uk/student-services). The rules are complex and differ around the country; you'll need to apply through the relevant office in England, Wales, Scotland or Northern Ireland depending on where you live.

Bursaries and scholarships are also available for certain post-graduate teacher training courses (<https://getintoteaching.education.gov.uk/bursaries-and-funding>).

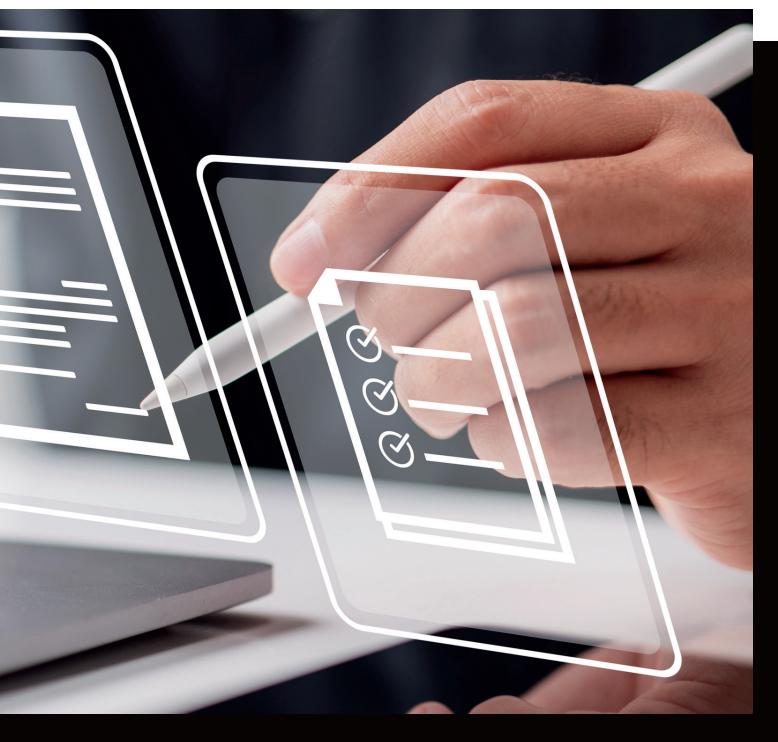
SPORTS AND MUSIC SCHOLARSHIPS

Do you excel at a particular sport? You might be eligible for a sports scholarship, but remember that you would be expected to compete for your university throughout your degree, and you would need to juggle this with your studies.

If you're a talented singer, you could try applying for a choral scholarship. These require a significant commitment because you would have to attend services on Sundays and some weekdays throughout the year, plus weekly rehearsals. Organ scholarships are also available to accomplished organists.



[Talented singer? Check out a choral scholarship](#)



5 STEPS TO A SUCCESSFUL APPLICATION

- 1** Read all the information carefully to make sure you meet the criteria, then send all the details that are requested; applications with missing information will be rejected. And don't miss the deadline!
- 2** Don't rely on just one application; if you meet all the criteria, try applying for several different bursaries to increase your chances of success.
- 3** Never send in a generic cut-and-paste application – assessors can spot these a mile off. Take the time to tailor every application to the individual requirements of each bursary or scholarship.
- 4** Research the background of the award, for example, if it was founded in memory of a university student or set up by a Victorian philanthropist.
- 5** Refer to the research you undertook about the award and demonstrate your passion for your degree and/or the sport or music the scholarship is for. ■

HARDSHIP FUNDS

If you're really struggling financially and you can prove that you haven't been extravagant with your money, you may be eligible for a hardship fund from your university, either in the form of cash or as a loan. Don't delay or worry about asking for help – contact the university's finance office to see what's available.

FURTHER RESOURCES

Lead Scotland: Linking Education and Disability

<https://www.lead.org.uk/wp-content/uploads/2023/05/Guide-to-Educational-Grants-for-Individuals-1-2023.pdf>

The Funding Hub (previously the Scholarship Hub)

<https://www.blackbullion.com/funding-for-university-students>

Save the Student

<https://www.savethestudent.org/student-finance/student-bursary-scholarship-sources.html#name>

Student Awards Agency Scotland

<https://www.saas.gov.uk/guides/other-sources-of-student-funding>

Student Finance for Undergraduates

<https://www.gov.uk/student-finance/extra-help>

Student Finance Northern Ireland

<https://www.nidirect.gov.uk/articles/bursaries-scholarships-and-awards>

Student Finance Wales

<https://www.studentfinancewales.co.uk/undergraduate-finance/full-time/tuition-fee-and-living-cost-students/what-s-available/>

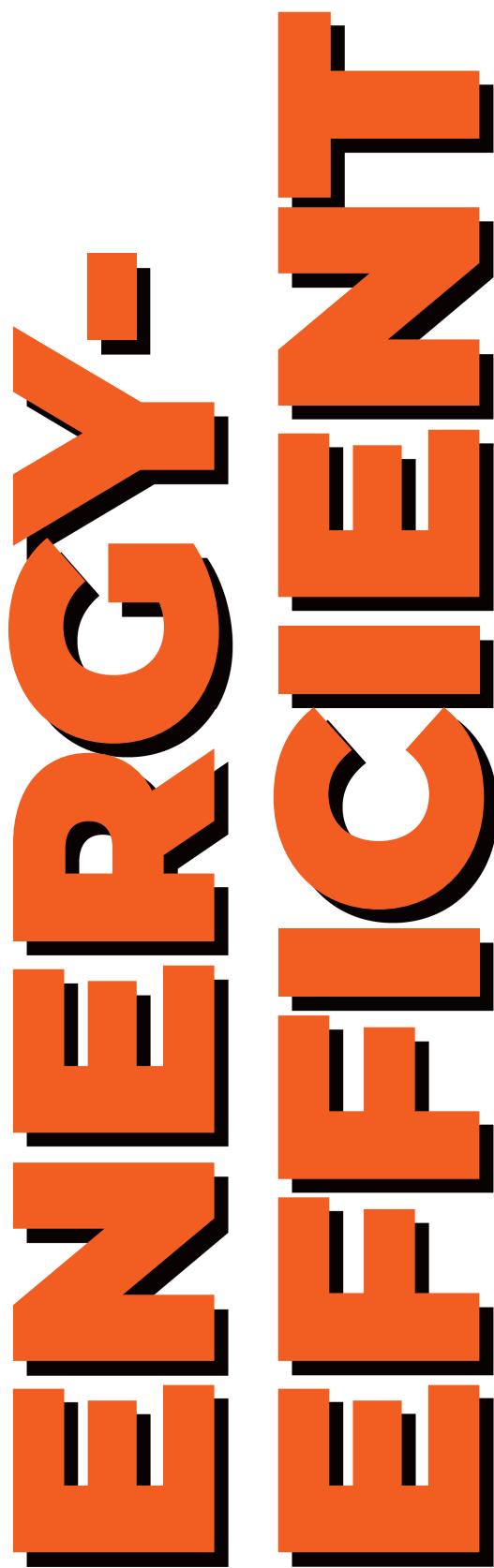
Turn2Us

<https://grants-search.turn2us.org.uk/>

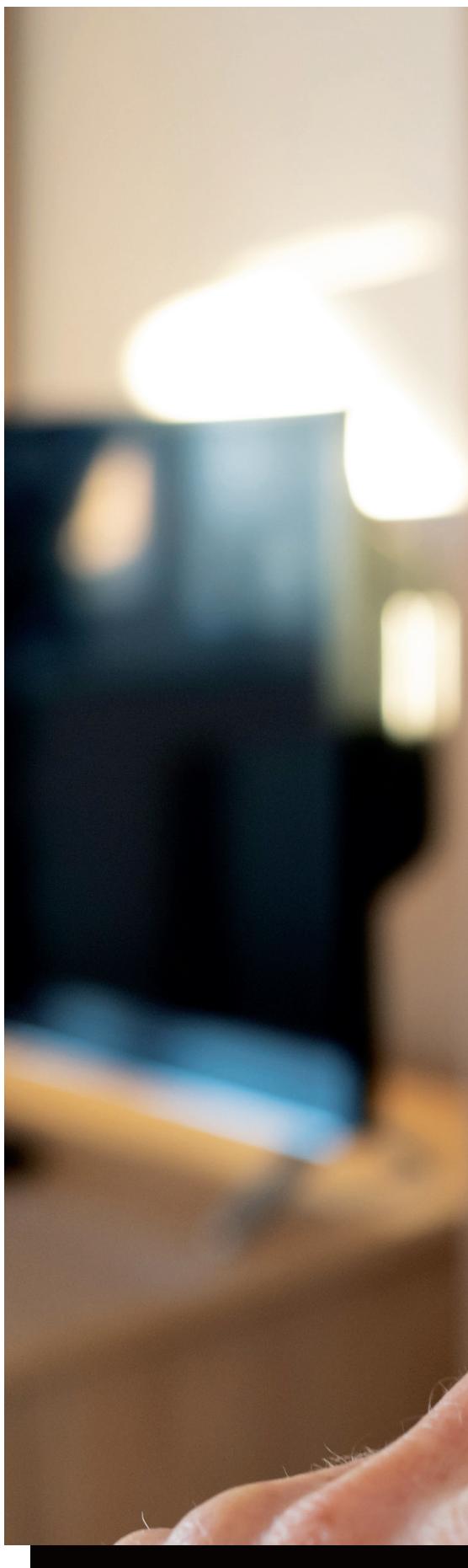
UCAS

<https://www.ucas.com/money-and-student-life/money/additional-funding>

How to make your student rental more



Cut the cost of your energy bills by making a few simple changes – it's easier than you think, as **Michelle Higgs** explains



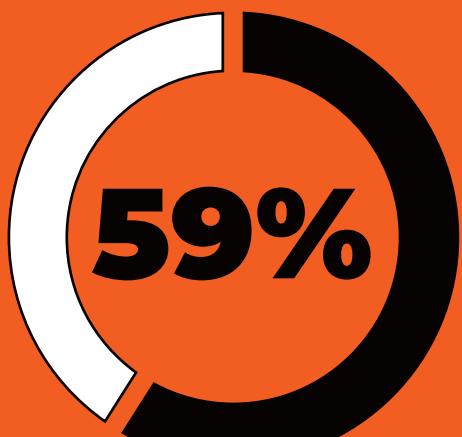
Save money by being
more energy efficient

The energy crisis is ongoing, but that doesn't mean you have to put up with extortionate gas and electricity bills. To save money, remember this mantra: the less energy you use, the less you'll pay. Even better, you'll be reducing your carbon footprint and helping to save the planet at the same time.

The good news is there are lots of easy ways to save energy, even in the winter. To make a real difference, everyone in your house or flat needs to commit to making small changes in their user behaviour. This can be tricky, but if all your housemates are focused on breaking their energy-wasting habits, you'll be quids in!»

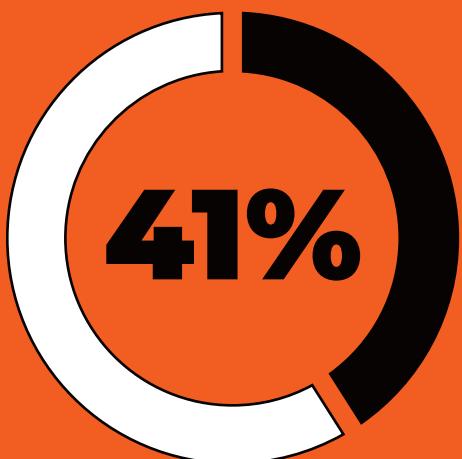
“First of all, check what tariff you’re on with your energy supplier and whether they can offer a better deal”





59% OF STUDENTS AVOID PUTTING THE HEATING ON TO SAVE MONEY

(Save the Student, National Student Accommodation Survey 2025)



41% OF STUDENTS STRUGGLE TO PAY THEIR BILLS, INCLUDING THOSE FOR ENERGY, FROM TIME TO TIME

(Save the Student, National Student Accommodation Survey 2025)

COMPARE ENERGY DEALS

First of all, check what tariff you're on with your energy supplier and whether they can offer a better deal. If you're on a variable tariff, use a price comparison site to identify if there's a cheaper fixed price tariff with another supplier (this would also help with budgeting as bills wouldn't keep going up and down). It will always cost less if you choose a dual fuel tariff where you buy gas and electricity from the same supplier; you can usually get extra discounts if you pay by direct debit and/or buy online.

Control your thermostat to save money



PROGRAMME YOUR THERMOSTAT

When you first move into your student house, it's important that you and your housemates understand how to set the heating thermostat correctly. The key is to get the timing right so that energy isn't wasted. It should be set to come on half an hour before everyone gets up, and turn off when you're all out at uni. Then it should be programmed to come on again half an hour before you all return, and turn off just before you go to bed. Don't forget you'll need different settings at the weekends.

TURN THE HEATING DOWN

This might sound counter-intuitive in the middle of winter, but if you turn the thermostat down by just 1°C, you could cut your gas bill by around £90 a year. Most healthy adults should feel comfortable with a room temperature of between 18 and 20°C. If your thermostat is often above that, you could definitely save money so test it out. Remember, it's important to keep your rental heated during the colder months, especially if it's prone to damp and condensation.

If you feel chilly indoors when the heating's turned down, get into the habit of putting on another layer such as a jumper, cardigan or fleece. Warm air is trapped between the layers so this hack really works. Another great way to stay toasty is to snuggle under throws or soft blankets on the sofa for cosy film nights. And if you're all in one room, close the door to keep the heat in.

5 WAYS TO GET THE MOST FROM YOUR SMART METER

1 Just because a property has a smart meter doesn't mean you'll instantly save energy – it's up to you and your housemates to kick those energy-wasting habits.

2 Smart meters monitor usage in real time so pay attention to the data to identify where the most energy is being used and where cuts could be made.

3 Find out if your energy company offers free electricity at specific times, and plan your laundry, cooking or other electricity-guzzling chores for those slots.

4 Make sure you know how to read the gas and electricity meters and do it regularly; errors can occur if there's an issue with the smart meter connection.

5 If there isn't a smart meter at your rental, ask the landlord if one can be installed, or use an app to get similar real-time data (see the apps box). ■

Avoid overfilling the kettle



"Another great way to stay toasty is to snuggle under throws or soft blankets on the sofa for cosy film nights. And if you're all in one room, close the door to keep the heat in"

USE APPLIANCES WISELY

With any luck, your student house or flat will be kitted out with energy-efficient appliances, but you'll still need to make sure you're not wasting energy without realising it. Turn off appliances at the wall when they're not being used, and defrost the freezer regularly so that it runs efficiently (it should never be difficult to pull out the drawers or put things in the icebox).

When making a cuppa using a kettle, only boil as much water as you need, and use the microwave instead of the main oven if it's just you cooking a meal. Try challenging each other to cut shower time by a minute (this will also help reduce your water bill if you have a water meter).

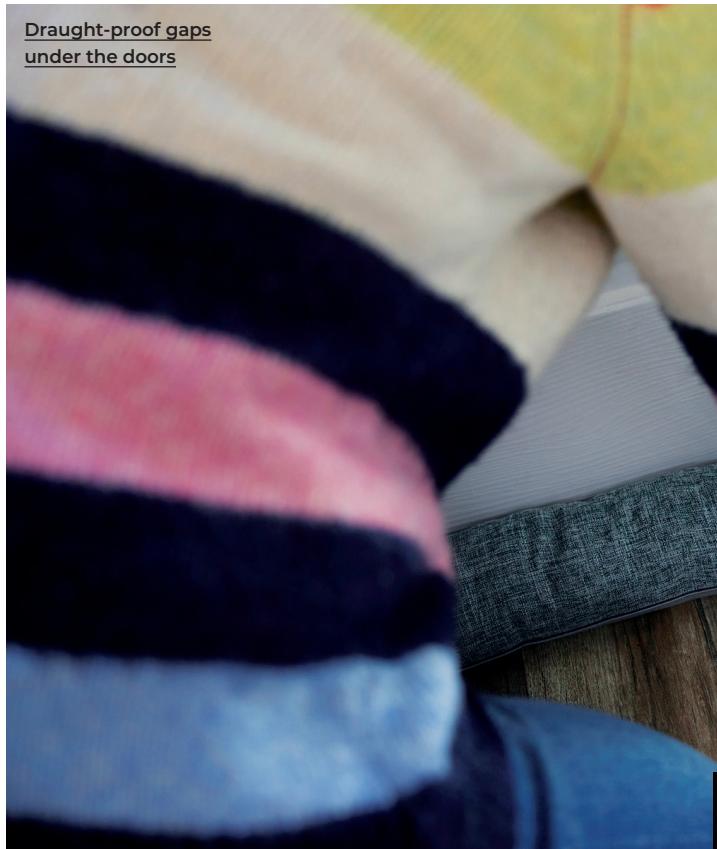
TAKE TECH OFF STANDBY

Leaving devices like TVs, set-top boxes, games consoles and microwaves on standby is one of the most common energy-wasting habits. But gadgets will still be using electricity even if they're switched off, and it applies to any tech with a light showing. You'll also be wasting energy if you leave a smartphone or laptop plugged in after it's charged. So try to get into the habit of switching devices off at the wall when you're not using them – and always turn the light off when you leave an empty room.

Switch appliances off standby



Draught-proof gaps under the doors



WASH CLOTHES LESS OFTEN

Want to save money on energy and make your clothes last longer? Wash them less often! For instance, there's no need to wash a pair of jeans you've only worn once. When you do use the washing machine, always put in a full load and a colour catcher so there's no need to wash whites and coloured clothes separately.

Modern washing machines can clean lightly soiled clothes at colder temperatures, so turn the dial down to 30°C. Bear in mind this doesn't work for heavily stained items, so there'll be times you'll need to wash at 40°C, or higher.

BLOCK OUT DRAUGHTS

Many student rentals are in older properties where there may be single-glazed windows and doors that don't fit properly. If that's the case, you'll definitely feel cold draughts! Use draught excluders to cover the gaps under the doors; if you're into crafts, you could even make your own sausage dog. For the windows, consider buying thicker curtains and don't forget to close them at dusk to keep the heat in. You could also put self-adhesive draught-proofing strips around the windows, but check with the landlord first.

“Try to get into the habit of switching devices off at the wall when you’re not using them – and always turn the light off when you leave an empty room”



5 ENERGY-RELATED APPS

1 ELECTRICITY COST CALCULATOR

(Android, iOS, free)

A simple, easy-to-use app that will calculate the cost of running electrical appliances and devices in your accommodation.

2 HUGO ENERGY (iOS, free)

This smart energy app connects to your smart meter, helping you to keep track of your energy consumption and save money on bills.

3 LOOP (Android, iOS, free)

With this useful app, you can analyse data from your smart meter and understand your energy habits, making it easy to identify changes that save energy.

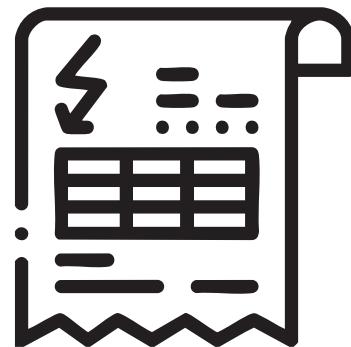
4 SPLITWISE (Android, iOS, free)

This clever app helps you to split your bills with your housemates; it keeps track of who owes who and allows you to settle up with each other.

5 TREEAPP (Android, iOS, free)

With this app, you can plant trees for free by watching ads from sustainable brands; you can also reduce your carbon footprint further by funding your own trees. ■

£88



£88 IS THE AVERAGE MONTHLY ENERGY BILL FOR STUDENTS WHO PAY BILLS SEPARATELY FROM RENT

(Save the Student, National Student Accommodation Survey 2025)



DRY LAUNDRY FOR FREE

Instead of using a tumble dryer, try drying your clothes inside when the heating is on in the evenings. All you'll need is a concertina-style airer positioned in front of the radiator; a three-tier design should dry a full load of clothes. You could also add a drying rack to the radiator for towels and hook a mini airer with pegs for underwear to the side of the main airer.

Be aware that drying clothes inside can cause damp and condensation issues, especially in older properties. You can avoid this by opening the window of the room in which the washing is drying and closing the door; this means that moisture can escape through the window. In the summer, clothes can be dried outside with free sunshine!

Exploring campus.



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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!

Want to know how you can enjoy a healthy diet on a student budget? Our **Food article** provides some simple tips on how to eat well for less.



If you love fashion but don't love their price tags, our **Clothing article** highlights ways to spend less when updating your wardrobe.

Looking for ways to eat out without breaking the bank? Our **Dining out article** has ways to save while enjoying a treat.



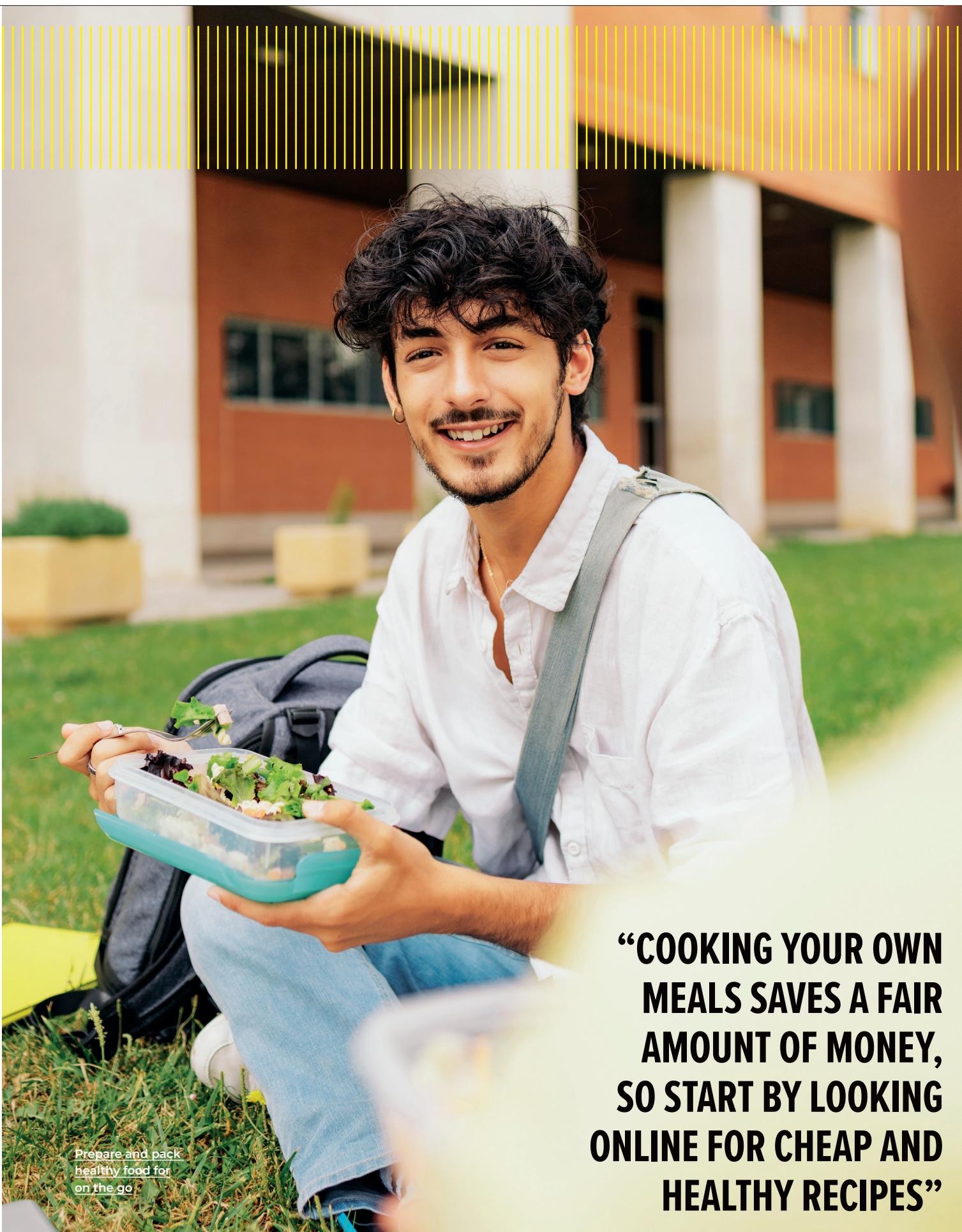
It's important to take care of yourself at uni and in our **Mental health article**, we provide steps to help you protect your mental wellbeing while at uni.



EATING HEALTHILY ON A BUDGET

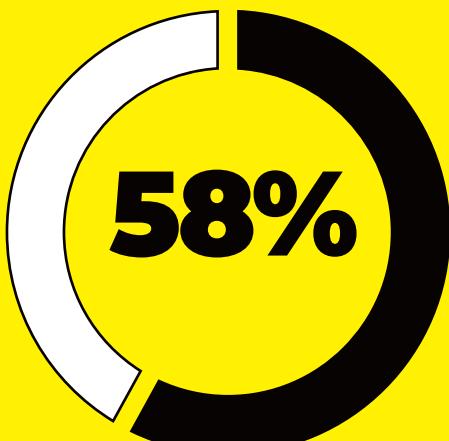
Want to know how you can enjoy a healthy diet without struggling to pay your other bills? It's much easier than you think, says **Claire Muffett-Reece**

I t's hard – and by that we mean really hard – when it comes to managing your budget while studying at uni. There's tuition fees, rent, utilities, getting to and from uni, socialising; the list is never-ending. And then there's food, which seems to cost more week by week. Considering that food prices are forecast to increase by 4.2 per cent in the latter half of 2025, it's now more important than ever to watch what you're spending on your weekly grocery shop. But what about eating well as a student, with statistics showing that healthier foods are more than twice as expensive per calorie than those that are less healthy – and also less available? It might seem hard, but with these simple tips you really can improve your diet without worrying about making ends meet. »



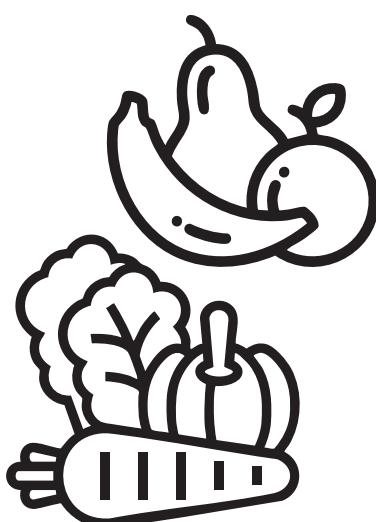
“COOKING YOUR OWN MEALS SAVES A FAIR AMOUNT OF MONEY, SO START BY LOOKING ONLINE FOR CHEAP AND HEALTHY RECIPES”

Prepare and pack
healthy food for
on the go



58% OF STUDENTS HAVE SKIPPED MEALS DUE TO DIFFICULTIES PAYING RENT AND OTHER HOUSING COSTS

(NUS Wales)



WHEN SURVEYED ONLY 11% OF UNIVERSITY STUDENTS MET THEIR RECOMMENDED FRUIT AND VEGETABLE INTAKE AND ONLY 16% THEIR FIBRE INTAKE

(Frontiers)



READY STEADY COOK

Where to start when it comes to eating well for less? In your own kitchen! Cooking your own meals saves a fair amount of money, so start by looking online for cheap and healthy recipes – you'll be surprised to see many of your favourite dishes can be made without any of the hidden 'nasties' that are associated with an unhealthy diet. Cook in bulk, too, choosing cheaper – but just as healthy – alternatives, such as turkey breasts over chicken. You should also portion and freeze leftovers so that when you've a long day ahead you can let a meal defrost – that way you won't be tempted to buy something more convenient that's no doubt higher in price. And don't forget about brushing up on your cooking skills; which is again much easier than you think. Here the internet's once more your friend, so don't be afraid to admit you don't know how to properly handle a kitchen knife or which pan works best for which dish. Nearly two thirds of Gen Z adults admit they lack basic cooking skills, with around 61 per cent saying they don't even know how to cook an omelette – so now's the time to go for it, reading a recipe thoroughly before starting, and never worrying if things go wrong. Because even the most experienced of chefs make mistakes.

“NEXT ON THE AGENDA WHEN IT COMES TO EATING WELL FOR LESS IS BY SHOPPING AT A LARGER SUPERMARKET – NOT A CONVENIENCE STORE CLOSE TO YOUR UNI’S TOWN OR CENTRE AS AGAIN IT’LL COST YOU MORE”

SUPERMARKET SWEEP

Next on the agenda when it comes to eating well for less is by shopping at a larger supermarket – not a convenience store close to your uni’s town or centre as again it’ll cost you more. It’s here where you need to shop while being aware of the many marketing tactics supermarkets have in place to encourage you to buy more. Higher priced products tend to be put at eye level, with cheaper alternatives not as easy to spot. They also target whereabouts they are in relation to a university, too, with convenience food offers and so-called alcohol savings that all in all make you spend more than you thought you would in the first place (and eat unhealthier to boot). Don’t let them get one over you by heading there when you’re not hungry and have a shopping list to firmly stick to in hand. As a general rule, supermarkets have their freezers in their very last aisle, encouraging people to browse through the rest of the store and buy fresh over frozen, which usually works out to be more expensive. Instead head there first to stock up on lean mince, chicken breasts, vegetables and more to save while you shop. Even those with dietary requirements can find frozen food benefits their budget, like lentils, beans and pulses. »



Check out the frozen aisle to make savings

Shop smart to
buy food for less



BARGAIN BIN

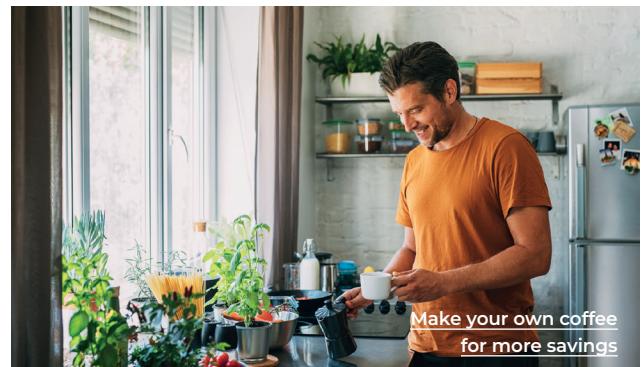
What else is there when it comes to eating well for less? Again, head to a supermarket to find the damaged section with so many bargains to be had. Any slight dents or dings in products means they're heavily reduced – often up to 75% – so it's here you really can shop for less; just being sure it's a healthier option and not just because the amended price seems too good to be true. Speaking of bargains, you should also check out the World Food aisle, which more often than not has healthy staples like rice, beans,

spices and tinned goods that are cheaper than those found in their 'regular' aisles. And then there's every student's favourite section (or if not, it should be!): the yellow sticker shelf! It's here you'll find products that are close to their sell-by date; and that are again heavily reduced in price. Some supermarkets even give food away via apps to share with the local community for free, again helping you save money. Just make sure you only say yes – or buy – healthier choices, so that not only are you saving money but you're improving your diet in the process.

“THAT MEAL DEAL MIGHT SEEM LIKE GOOD VALUE FOR MONEY BUT IT REALLY ISN’T: IF YOU BUY YOUR OWN HEALTHY BREAD, FILLINGS, LOW FAT CRISPS AND ZERO CALORIE DRINK YOU’LL REALISE HOW MUCH MONEY YOU CAN ACTUALLY SAVE”

READY, STEADY, NO

We all love a takeaway every now and again – and in moderation this is never a bad thing. But eating too many will then eat into your budget, and will also see you eating foods high in calories, saturated fat, high levels of salt and more. The solution? Be sure you've already stocked up on enough healthy foods at home, plus have a dish you want to cook that day in mind, so you won't be tempted to reach for a takeaway menu where the restaurant in question's all ready to take your order and deliver. The same applies for grabbing a quick bite when you're out and about or are eating on the move. That meal deal might seem like good value for money but it really isn't: if you buy your own healthy bread, fillings, low fat crisps and zero calorie drink you'll realise how much money you can actually save. Desperate for a coffee when you've a day of studying ahead? Don't visit the nearest coffee chain: just plan ahead and make your own to keep



Make your own coffee
for more savings

in an insulated mug for yet more savings, as well as reducing the temptation to add high calorie flavourings to your chosen beverage. If you really do fancy a takeaway then check out the many student discounts that are on offer and think about what you choose to order. There's a huge healthier choice out there if you keep scrolling, as apps also tend to have product placements where unhealthy options are promoted at the top. Want to go out to eat but are worried your budget won't cut it? It's here your student discount card's your best friend, as you're able to get a discount on many pubs and restaurants in your area. It's also a huge advantage that since 2022 UK restaurants with more than 250 employees must display calorie information on all food items, so you can see exactly what healthier option to go for, all the while spending less in the process.

5 HEALTHY EATING/ COOKING APPS

1 MEALIME (Android, iOS, free)

A simple way to plan meals and eat healthier, the meal plans and recipes are highly customisable so you can easily personalise a plan that works with your unique tastes and lifestyle.

2 TOO GOOD TO GO (Android, iOS, free)

Your smart way to enjoy tasty food at great value, this app reduces food waste and helps you enjoy unsold snacks, meals, and ingredients from local shops, cafés, supermarkets, restaurants at great prices.

3 STUDENT BEANS (Android, iOS, free)

Access free discount codes, food discounts and shopping deals on your favourite brands with your Student Beans iD. It's free, it's easy and you can save loads of cash!

4 TROLLEY (Android, iOS, free)

Instantly compare prices with the Trolley.co.uk supermarket comparison app and find the cheapest grocery prices across 16+ UK supermarkets.

5 NHS FOOD SCANNER (Android, iOS, free)

Ever wondered how much sugar is in your favourite cola or how much salt is in your sauce you are adding to your meals? Find out and discover healthier choices with the NHS Food Scanner. ■

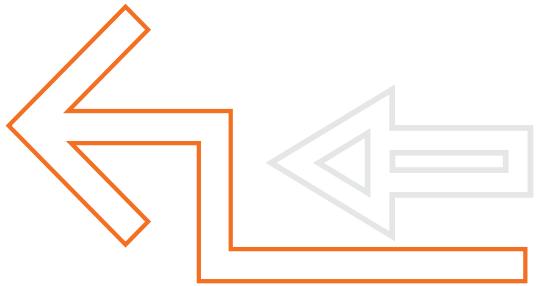


ALCOHOL, TAKEAWAYS AND
EATING OUT ACCOUNTS FOR
£76 OF A TYPICAL WEEKLY
STUDENT SPEND; WITH EATING
OUT AT £28 PER WEEK AND
TAKEAWAYS AT £25

(UCAS Student Lifestyle
Report 2023)



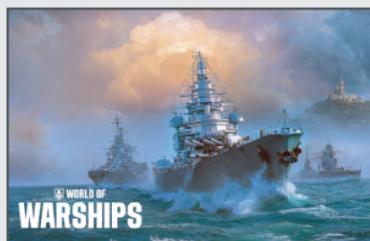
ABOUT WARGAMING



Wargaming is an award-winning online game developer and publisher headquartered in Nicosia, Cyprus. Operating since 1998, Wargaming has grown to become one of the leaders in the gaming industry with 15 offices around the world, including studios in Chicago, Prague, Shanghai, Kyiv, Tokyo, and Vilnius. Millions of players enjoy Wargaming's titles across all major gaming platforms. Our flagship products include the free-to-play hits World of Tanks, World of Warships and World of Tanks Blitz.



World of Tanks



World of Warships



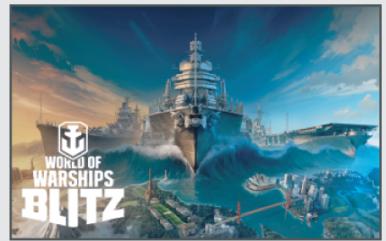
World of Warships Legends



World of Tanks Blitz



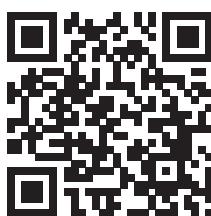
World of Warplanes



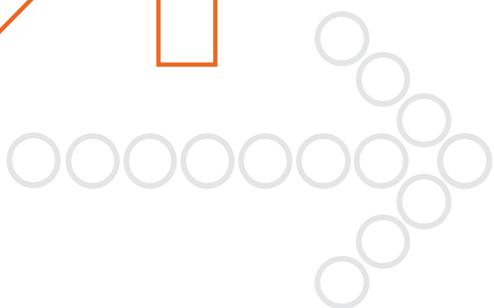
World of Warships Blitz



World of Tanks:
Modern Armor



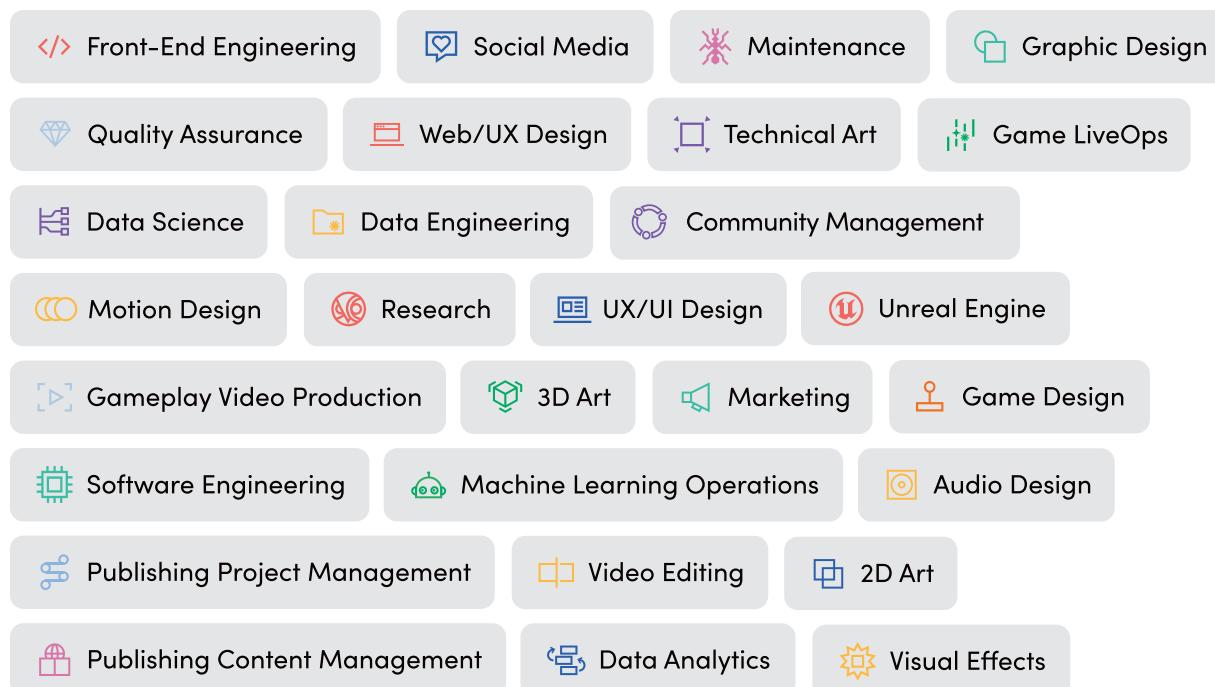
Wargaming career page



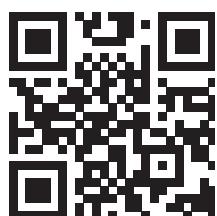
ABOUT WARGAMING FORGE

Wargaming Forge offers a range of opportunities for talented individuals to undertake a unique, first-class internship at one of the biggest names in game development. The program has proved to be a great success with 90% of interns becoming full-time employees at Wargaming and currently conducts courses in **BELGRADE**, **PRAGUE**, **VILNIUS** and **NICOSIA** with plans to expand to other studios in the future. Applicants will learn from industry experts, all while gaining valuable hands-on experience that will allow them to take their first step in their gamedev career.

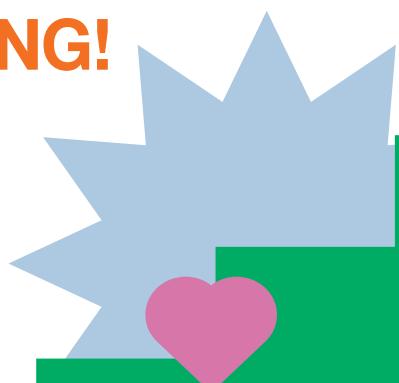
WE HAVE A RICH PORTFOLIO OF DISCIPLINES



TURN YOUR PASSION INTO A CAREER IN GAMING!

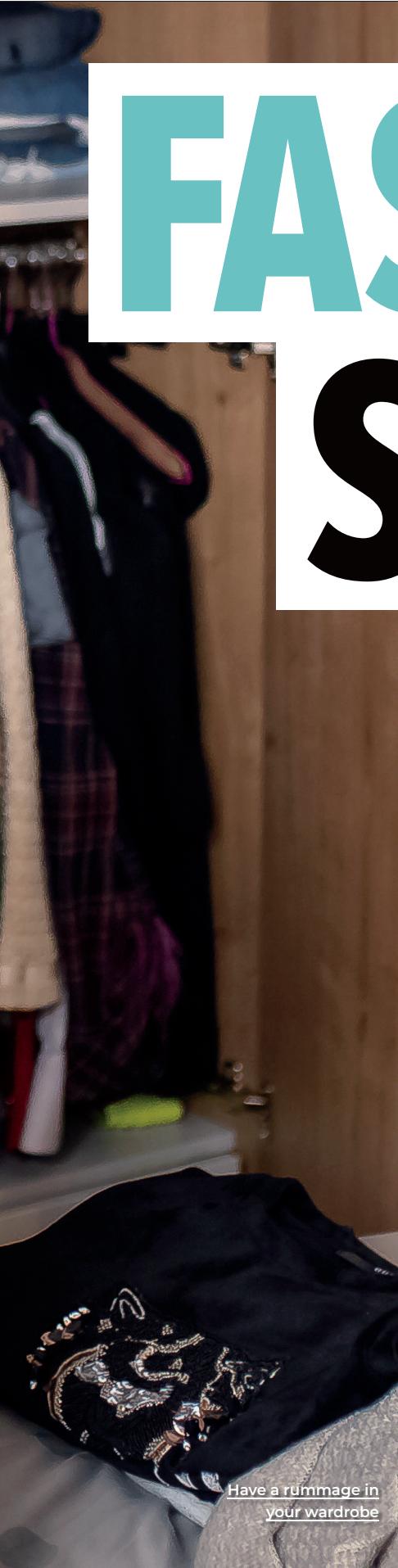


Wargaming Forge page





“YOU SHOULD ALSO LIVEN UP ITEMS WITH A FEW AFFORDABLE ACCESSORIES, RATHER THAN SPLASHING OUT ON A NEW OUTFIT. YOU’LL BE SURPRISED AT HOW JEWELLERY, A NEW BELT OR SCARF CAN SUDDENLY REVIVE WHAT YOU USED TO DEEM AS TIRED”



FASHION SAVVY

Love fashion but don't love their price tags? **Claire Muffett-Reece** on spending less when updating your wardrobe

You're at uni and want to look good. But regardless of whether you plan on standing out from the crowd with a unique style, or are happy to stick to fashion you feel comfortable wearing, what's the issue with either category you fall into? When it's time to update your wardrobe. Money's an issue when it comes to being a student, and the last thing you want is to overspend on clothes. Never fear; we're here to help you dress for less with these easy to follow tips.

STOP, LOOK AND LISTEN

First on the agenda when dressing for less is to consider whether you need to shop at all! It's tempting to refresh your wardrobe every season, but is it so necessary that it eats into what you've got to spend on everything else? Start by taking a look at what you've got and make a list of what you own. Separate into 'yes', 'unsure' and 'no' piles, then amend your list and see what you really do need. Can you work through the 'unsure' pile because you've never tried it on with anything you want to hold onto that might work perfectly together? Look at that 'no' pile again, asking yourself if it's an item that'll come back in fashion. Sure, skinny jeans might not be as popular as loose-fit, but they'll soon see a resurgence, with you then being annoyed that they're no longer part of your wardrobe and you now have to buy a new pair.»

Have a rummage in
your wardrobe

**£62
BILLION**



THE FASHION AND
TEXTILE INDUSTRY
CONTRIBUTES £62
BILLION TO THE UK
ECONOMY

(Waste Managed)

76%

76% OF
STUDENTS SHOP
PRE-LOVED TO SAVE
MONEY

(UNiDAYS)



Shop wisely for
the best deals

SOCIAL SKILLS

Just because something seems to be on-trend doesn't mean it's right for you, so never impulse buy and think if you really need the outfit in question. Social media is the perfect example of you being swayed into a purchase you'd never thought of before. How? Algorithms for a start, which take into account your browsing history or what you've searched for, then displaying adverts that best match what you've looked at. Then there are social media influencers, which get paid to promote to their followers, regardless of whether it's something they'd usually wear day-to-day. Remember to look at their post or reel and see if they mention it's an advert, which means they receive income from just popping it on their feed. And don't be swayed into buying something by adverts from companies just because the price seems too good to be true. You'll often find quality here's an issue, then all you've done is spend more on fashion you only end up disappointed with.

SWAP SHOP

Still thinking of ways to save? Get your mates together and swap unwanted clothes for pieces they no longer want instead. Not only does it make for a great evening in, but you won't pay for outfits you'd pay more for in-store. What might be your trash will often be their treasure, so putting aside an hour or two might benefit you all in the process. It's also worth seeing if you can do the same through your student union, or download an app specifically for clothes being sold for a steal. Unsure if an outfit will look good on you before you buy it and might be unable to return it? Whether you're for or against it, here AI can help, with you uploading your photo before it then 'puts' the outfit on you for an idea of whether you think it'll look good.



Swap pre-loved items with friends

BACK TO BASICS

Yet another way to spend less is to keep things simple by going back to basics. Start by thinking about an item of clothing you want to buy and then make sure it can be worn with more than one other piece of clothing. Working for all seasons is a good idea, too, as well as it not being fast fashion so you can happily wear it in the future. Timeless is key, with staple pieces including a pair of jeans, classic jacket as well as a winter coat you know will look just as good next year. Items that can be layered are also ones to consider, as well as trainers, sandals or flip flops you know won't go out of style. You should also liven up items with a few affordable accessories, rather than splashing out on a new outfit. You'll be surprised at how jewellery, a new belt or scarf can suddenly revive what you used to deem as tired. »

“CHARITY SHOPS ARE ANOTHER GREAT PLACE TO FIND CLOTHES – NOT ONLY CAN YOU BUY SOME AMAZING FINDS AT A SERIOUSLY LOW COST BUT YOU’RE ALSO HELPING THEM RAISE MONEY FOR A GREAT CAUSE”

GOOD AS NEW

Who says you have to buy brand new fashion when there are other bargains to be had? Pre-loved clothes are everywhere, from a classic boot sale – if you can drag yourself out of bed that early – to outlet stores and street markets. Speaking of markets, never be afraid to haggle, and go along just before they pack up as you’ll find they’re more than happy to lower their price down. Charity shops are another great place to find clothes – not only can you buy some amazing finds at a seriously low cost but you’re also helping them raise money for a great cause. Just make sure you allocate enough time for a proper look, as more often than not their racks will be jam-packed with fashion you need to spend a while sorting through.



THE TIME IS RIGHT

Yup, we're talking hitting the sales for even more ways to dress for less! Black Friday, Boxing Day and end of season sales are the more obvious choices, but a quick trawl through social media of any brands you follow will no doubt show you when they have special offers on. Signing up for newsletters or emails is also one to consider, as you don't want to miss out on a bargain over those that do subscribe. Student discounts are also available, providing you prove you're at uni, or take up part-time work in a clothes shop when a vacancy becomes available as you'll receive a staff discount on all items they have in stock.

5 FASHION APPS

1 DOPPLLE (Android, iOS, free)

A clothes swapping app for students by students all over the UK, this lets you swap pre-loved clothes for new and second-hand pieces.

2 DEPOP (Android, iOS, free)

Explore your style, buy and sell items, follow people whose fashion you admire and stay up to date with trends.

3 VINTED (Android, iOS, free)

Sell unwanted items to other members by snapping photos, describing it, and setting your price. Plus, you keep 100% of what you earn.

4 WOWCHER (Android, iOS, free)

This money saving app for coupons, discount codes and vouchers enables you to save up to 80% with exclusive offers.

5 FITS (Android, iOS, free)

This wardrobe planner digitises your closet, creates outfits by swiping through clothes after you've simply snapped then uploaded your picture. ■



£37



STUDENTS SPEND ON AVERAGE
£37 A WEEK ON CLOTHES

(UCAS)

MAKE IT PERSONAL

Then there's the fact you can make pieces you don't think you'd wear again by giving them a refresh. How to go about it? Alter clothes into something else you're happy to wear out and about, or update with embroidery, buttons, patches or transfers. You can also make your own and cut costs, with looking online sites that take you through an easy, step-by-step guide. And, if you're about to buy something new just because there's a small rip or tear then this can also be avoided. All you have to learn is some basic sewing skills for it to quickly turn back into something you're happy to wear once more.

GREAT COFFEE BIG ENERGY SMALL PRICE



A TASTE OF
INDEPENDENCE | DEVON MILK

We know the drill. You hear iced coffee and instantly see £££. But your caffeine fix shouldn't cost half your weekly food shop. Arctic Iced Coffee is proof that great taste, strong vibes, and a proper caffeine kick don't need a premium price tag.

Early lecture? All-nighter? Midday slump? Whatever your grind, Arctic's got your back. With bold flavours and a serious boost, this is coffee that actually keeps up with you.

Grab a bottle on your way to class, or stash a 1L carton in the fridge ready for when the deadlines start stacking up. It's fast. It's convenient, and tastes unreal.

And best of all? Arctic is proudly independent and UK-based. So you're not buying into big-chain hype – you're backing something better. Big energy. Small spend.



**ON OFFER
FOR JUST
£1***

in most major
supermarkets
*330ml



Tag us. DM us. Tell us what you think
– we might send some freebies your way.

@ARCTICICEDCOFFEE

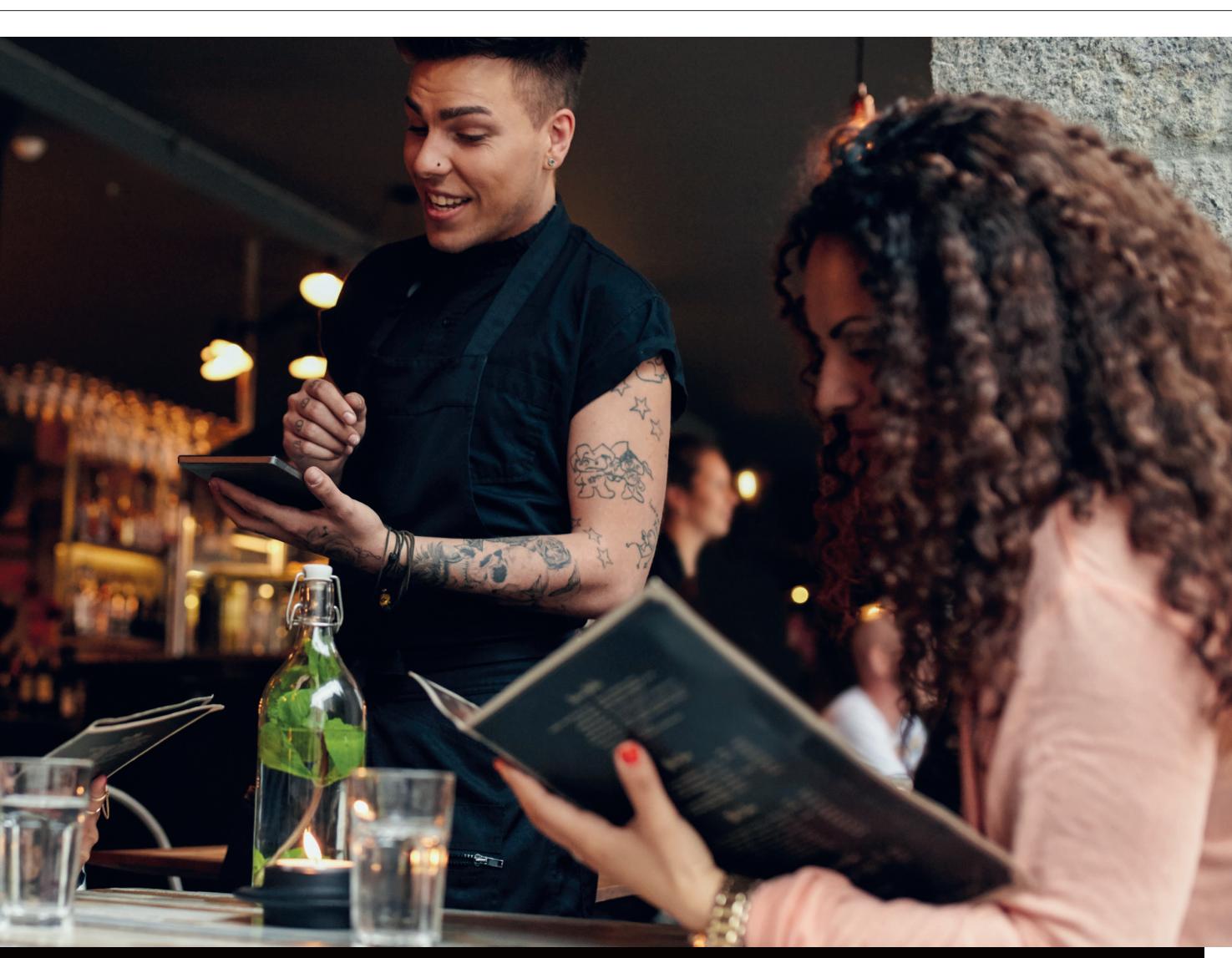
Budgeting: it's the one word most students are tired of hearing – and that's before you have to work out how much you've got to spend. Even though you're studying there's always never-ending bills to pay, which doesn't leave a lot left when it comes to eating out. But it doesn't have to mean staying at home all the time – you can still enjoy a meal in a pub or restaurant, so long as you get savvy and look into ways to save while enjoying a treat. Want more good news? We've done the homework for you so you really can eat out for less.

Want to eat out without breaking the bank? It only takes a little digging to find out how to spend less, says **Claire Muffett-Reece**

EAT OUT FOR LESS



Check the menu for
any offers or deals

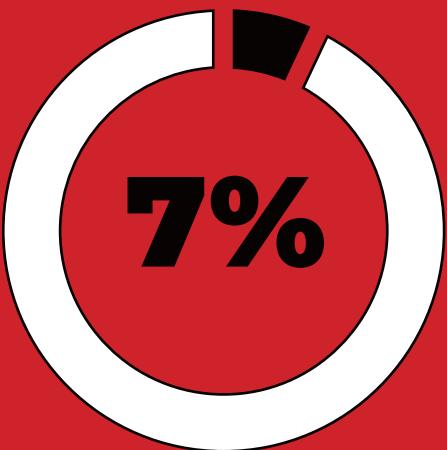


**THE AVERAGE STUDENT
SPENDS £48 A MONTH ON
TAKEAWAYS AND EATING OUT**

(Save the Student)

DEAL OR NO DEAL

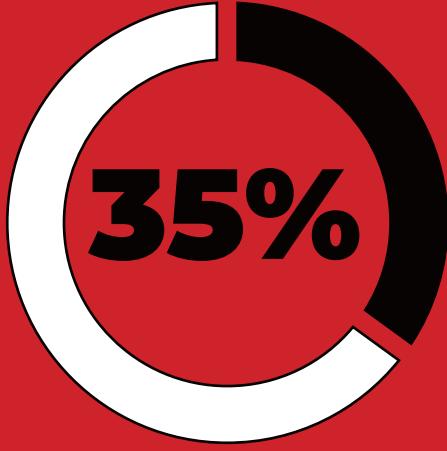
The first trick when it comes to eating out for less is to look online to see what deals are on offer. More often than not plenty of high street chains regularly run promotions, especially when they tend to be less busy, such as the summer when many families go abroad. Social media's also your friend here, with eateries offering further discounts you might not have seen online. Fancy going all out but can't afford eye-watering prices? Check out a restaurant's website and see if they've a Prix Fixe deal, where dishes you'd normally be unable to afford are a lot less in price. What's in it for them? Less food waste due to a limited menu as well as the kitchen speeding up your dining experience for additional place settings. What's in it for you? A cheaper meal of course! »



7%

UK CONSUMERS
ARE EXPECTED TO
SPEND 7% LESS ON
RESTAURANTS COMPARED
TO LAST YEAR

(Restaurant Dive)



35%

35% OF 18-30-
YEAR-OLDS CHOOSE
MORE AFFORDABLE
OPTIONS WHEN IN
RESTAURANTS

(Food
Manufacture)

USE IT OR LOSE IT

You should also take advantage that you're actually at uni, with plenty of discounts available to students. For a start there's student discount cards that offers a ton of deals and discounts – not only for eating out but also pretty much every other area you can think of. It's also worth noting that many pubs and restaurants in the town or city where you study are keen to get you through their door, and will shout out about it with print and online marketing material. Just make sure they're not lulling you into a false sense of security. While that deal they're running might offer you two dishes for a bargain price, you might then walk through the door to find the drinks are expensive or there are other T&Cs you might not have seen, such as only being offered at set times of the day. And have you ever considered the amount of followers you have on social media? If you've a lot you can eat out at a huge discount (or often for free) if you post an eye-catching reel, share it to your story and collab with them, too.





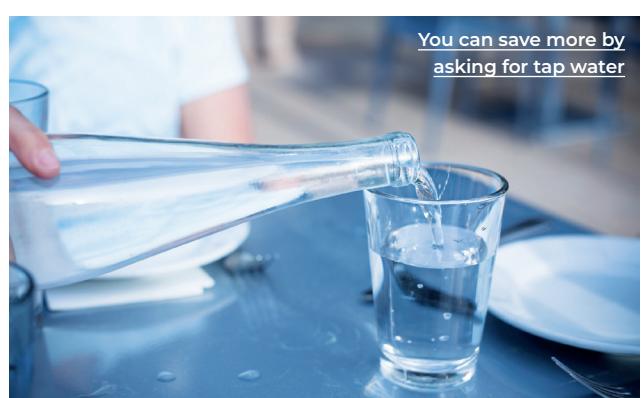
TIMING IS EVERYTHING

Now let's talk about the day and time you choose to eat out, as this also has an impact on how much it'll cost. Midweek tends to be cheaper, as restaurants are more likely to get more customers through their door over the weekend. Not fussed about what time you eat? Enjoy an early bird special, usually offered in late afternoon. Theatre nearby? Again, they're likely to have a pre-theatre deal close by; usually limited in choice but with more bargains to be had. Then there's the date involved, as a few days before payday restaurants tend to see a slump in customers due to them waiting for that money to hit their account. It's even well worth heading out to eat a little before a restaurant closes. Some are more than happy to feed you at a discount to avoid waste, especially if it's fresh food with a short expiry date.

“YOU SHOULD ALSO TAKE ADVANTAGE THAT YOU’RE ACTUALLY AT UNI, WITH PLENTY OF DISCOUNTS AVAILABLE TO STUDENTS”

YOU BOOZE, YOU LOSE

How else can you eat out for less? Think of the alcohol you drink while there. Restaurants and pubs are clever when it comes to marketing tactics, pouring premium brands when there are cheaper alternatives available, as well as upselling you by seeing if you'd like to make it a double. Ever walked into a bar for a glass of wine without seeing the drinks menu and asked if you want the Chilean or New Zealand? Most of us say we don't mind, so of course they're going to pour the most expensive. It's also the case when asking for water: unless you stipulate tap (which restaurants that serve alcohol in are obliged to serve for free) they'll bring you a bottle of still or sparkling. You should also figure out what works best value of money; wine to share with a friend may well work out more than a bottle. Finally, look for a BYOB (bring your own booze) restaurant, or ring the place you want to eat at first to see what their policy is. Some charge nothing, some charge corkage, while some will say it's dependant on the type of alcohol you bring along. »



You can save more by asking for tap water

PORTION CONTROL

Another easy way to cut down on spending is to consider how much you actually eat. Watch out for staff who may try to upsell you, or menus which highlight a larger dish than standard. Look at it this way: do you really need a large fish and chips when a medium portion will easily fill you up? Alternatively, look at the menu and see if it's kinder on your finances if you order a few smaller dishes – especially if you're there with friends. You'll eat slower due to chatting away, which makes you fuller without even realising. Why? It takes about 20 minutes for the brain to register fullness after you start your meal. Drink a large glass of water before you head out, too: your body may think you're really hungry when it could be telling you you're thirsty. Finally, if possible eat something light before you head out: a few crackers or even a yoghurt means you won't arrive thinking you're hungrier than you really are.

“MIDWEEK TENDS TO BE CHEAPER, AS RESTAURANTS ARE MORE LIKELY TO GET MORE CUSTOMERS THROUGH THEIR DOOR OVER THE WEEKEND”



Save money by ordering some smaller dishes

THINK OUTSIDE THE BOX

There are plenty of other ways to eat out for less, this time considering what options you have available. Fancy a bit of part-time work, even if it's just a few hours a week? Not only will you see your bank balance go up but it's worth bearing in mind that after your shift, or even during your break, you'll most likely be able to order a dish for no charge. If, however you don't fancy working while studying you could instead spend your free time being a mystery shopper. Companies such as larger pub and restaurant chains want to know how well their business is doing, including customer service, food quality, cleanliness and more. As a general rule you pay for your meal, write up your experience then send it back, before your bill's reimbursed.



5 APPS FOR MEALS OUT

1 MONEY SAVING EXPERT (Android, iOS, free)

Enjoy on-the-go access to guides, news and blogs to save money and get deals to cut your food costs and more.

2 SQUARE MEAL (Android, iOS, free)

Find restaurants and offers nearby, filtering by price, cuisine and reviews. You even collect rewards points every time you book through the app.

3 TASTECARD (Android, iOS, free)

Enjoy thousands of lower prices at restaurants up and down the country such as 2-4-1 offers plus discounted prices for many big-name chains.

4 THE FORK (Android, iOS, free)

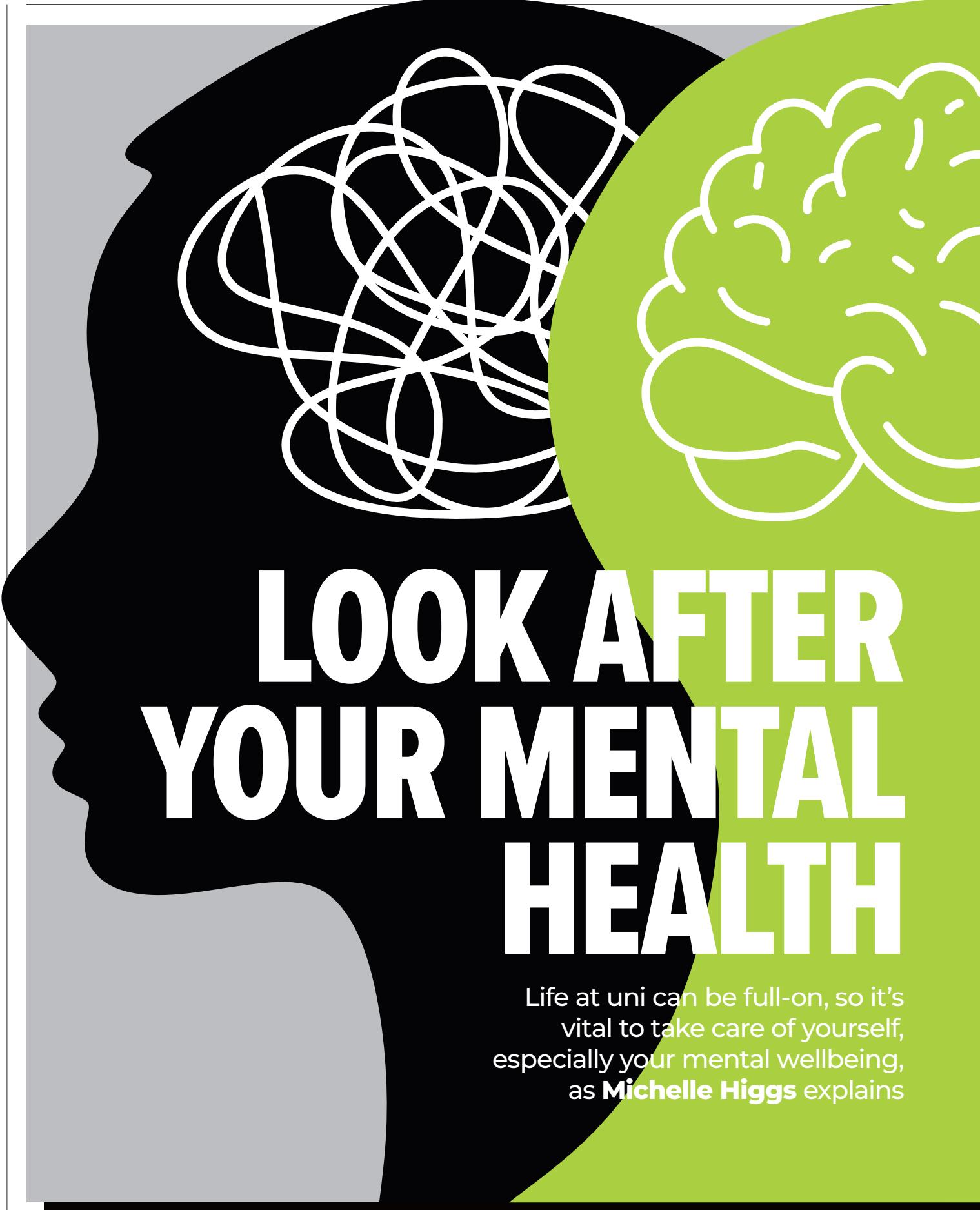
This booking platform brings you unique and affordable culinary experiences – just key in your location to know where to head.

5 UNI FOOD (Android, iOS, free)

This is your one-stop-shop for eats on campus, ordering meals at uni as well as unlocking exclusive deals and offers. ■

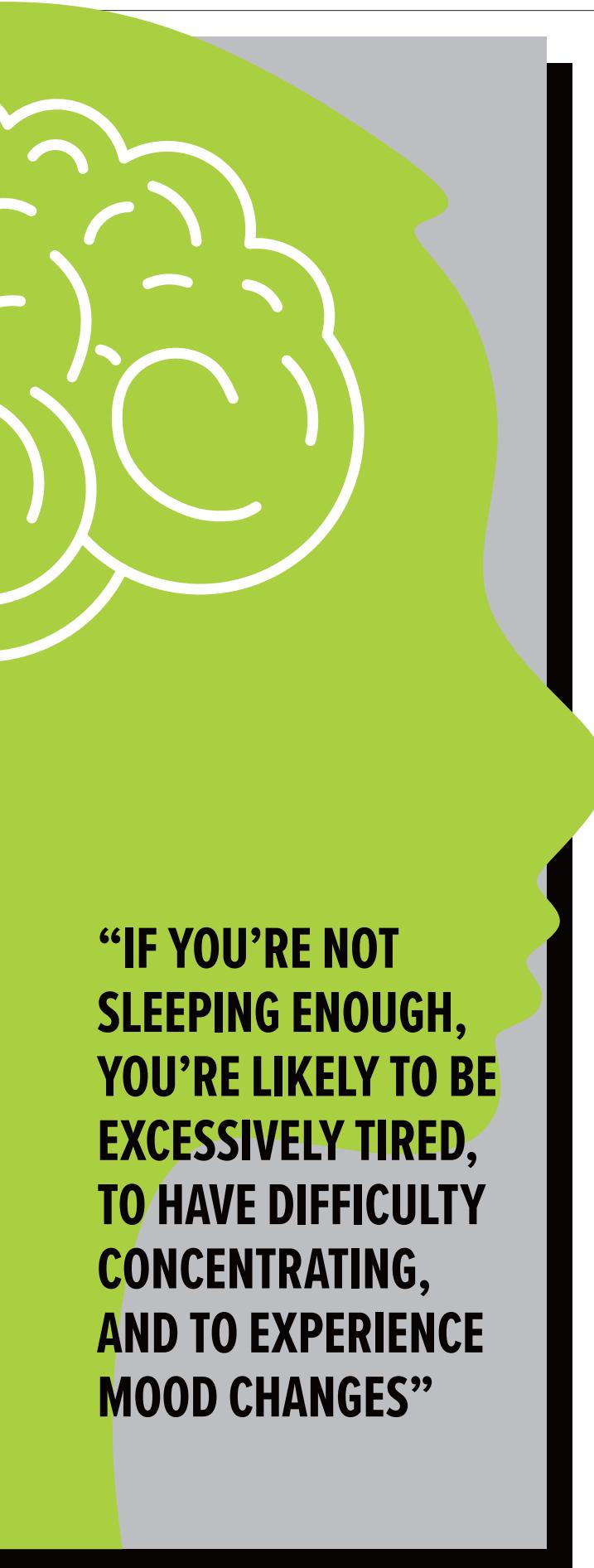
OUR SURVEY SAYS

Still looking for ways to enjoy a meal out for less? Email your local paper and ask if they're interested in you writing reviews for a fee, which you can then use to spend to eat out. Alternatively, speak to someone in charge of your university's website to see if they want you to write a review for free. Just like a mystery shopper, restaurants and pubs close to where you study find this marketing tactic equally as appealing and again should offer you the meal for free. Not something you like the idea of? Sign up to newsletters offered on the websites of restaurants you want to eat at. You'll receive up-to-date information on discounts being run, as well as usually getting an email on your birthday giving you the option of a free dish, drink or good discount. It really is that simple! ■



LOOK AFTER YOUR MENTAL HEALTH

Life at uni can be full-on, so it's vital to take care of yourself, especially your mental wellbeing, as **Michelle Higgs** explains



“IF YOU’RE NOT SLEEPING ENOUGH, YOU’RE LIKELY TO BE EXCESSIVELY TIRED, TO HAVE DIFFICULTY CONCENTRATING, AND TO EXPERIENCE MOOD CHANGES”

We all deserve to be happy and healthy, both inside and out. But the way we cope with life's setbacks and traumatic events differs, depending on the strength of our emotional resilience. The more resilient you are, the better you're able to deal with challenges and move on. The good news is that we can all improve our emotional resilience and look after our mental health at the same time by following a few simple steps.

EAT HEALTHILY

As the saying goes, 'healthy mind, healthy body'. Your physical and mental health are interconnected, so poor physical wellbeing will adversely affect how you feel mentally, and vice versa. That's why it's so important to eat a balanced diet that's rich in fruit and vegetables (at least five portions a day), starchy carbohydrates, proteins and unsaturated oils.

One way you can improve your mental health naturally is to eat more foods that are rich in tryptophan, an essential amino acid that the body converts into serotonin, the 'happy hormone'. Try tomatoes, bananas, plums and pineapple, plus oats, eggs, poultry, tofu, fish, beans, and nuts and seeds. »



What is Dropout?

Remember the dream streaming services once presented? A world where you could stream your favorite movies and TV shows by subscribing to one streaming service for a low, low price? Well, between constantly rising prices, content disappearing all the time, and restrictive anti-consumer practices like limiting password sharing, that dream seems dead...except at Dropout.

Dropout (<https://www.dropout.tv>) is an independent, ad-free, uncensored comedy streaming service from the folks that brought you CollegeHumor. Dropout makes shows you may have seen all over Tiktok, Instagram, or Youtube Shorts like Game Changer, Make Some Noise, Dimension 20, Smartypants, and Very Important People. And since Dropout is producing its own content, without licensing, shows never disappear. A monthly subscription costs just \$6.99 USD (and Dropout doesn't raise prices on folks who have existing subscriptions) - or you can sign up for an annual subscription for \$69.99 USD. Plus, you can share your password as much as you want! Sharing is caring, after all.

But hey, we get it - in the sea of huge streaming services, why also subscribe to a small comedy one that has ZERO shows about dragons that cost \$200 million per season?

EXCLUSIVE SHOWS ON DROPOUT

Game Changer: The game show where the game changes every show. Led by host Sam Reich, contestants are invited to participate in a game while having no idea what the game they're playing even is. Sometimes it's a secret escape room, sometimes they're being judged by their heartbeat, sometimes the goal is to place 2nd in every challenge. But every episode is a wild joyful ride from start to finish, even if it seems like Sam is doing all of this specifically to torment regular contestant Brennan Lee Mulligan.

Make Some Noise: An improv game show where the best improvisers around are given bizarre prompts and have to act them out on-the-spot in the most hilarious and inventive ways possible. If it sounds a little like *Whose Line Is It Anyways?*, it is a little like that! Guests include Wayne Brady, Paul F. Tompkins, Ben Schwartz,

Zac Oyama, Brennan Lee Mulligan, Lisa Gilroy, Caitlin Reilly, Anna Garcia, Jacob Wysocki, and lots 'n lots more.

Dimension 20: To someone who's never watched a TTRPG (that's "tabletop roleplaying game") show before, it might sound a little weird, but just trust us on this one. Dimension 20 is a show about a bunch of comedians telling a story together - one is the Game Master, the rest are the Player Characters, and they're going on epic adventures, fighting fierce battles, and getting into ridiculous goofs along the way - and sometimes they roll dice to determine the outcomes of conflicts. Premises for seasons range from "Game of Thrones but in Candyland" (Dimension 20: A Crown of Candy) to "The Wind in the Willows but an Agatha Christie mystery" (Mice & Murder) to "Inside Out but a murder-filled film noir" (Dimension 20: Mentopolis) - but no matter what absurd world they're playing in, the result is always the same: laughs, heart, and a thrilling good time. If that doesn't convince you this show is the real deal, get this - Dimension 20 sold out Madison Square Garden in New York City earlier this year!

Plus, many more, including:

- Very Important People
- Smartypants
- Um, Actually
- Gastronauts
- Dirty Laundry
- Total Forgiveness
- Parlor Room
- ...and more coming all the time!

EVERYTHING YOU NEED TO KNOW

Here's what you need to know about Dropout:

- There's a 3-day free trial to test it out
- It's cheap (but you get a lot for your money)
- Speaking of, we're including a QR code with a promo discount code to get 25% off the already-discounted annual subscription when you sign up through Dropout.tv's website. Meaning you get a year of Dropout for only \$52.49 USD (which is the equivalent of less than \$5 USD a month!)
- Dropout has a lot of apps, so you can watch your favorite Dropout shows on whatever devices you'd like (including iOS, Android, Roku, Android TV, Fire TV, Apple TV, XBOX, and Samsung Smart TVs)
- New content is constantly coming out - usually at least one new thing per day, so there's always something to watch
- Dropout makes all of its own content, so nothing ever leaves the service due to licensing deals expiring or CEOs taking tax write-offs by throwing a movie in the trash can
- Once you become a Dropout fan, it will change you on a fundamental level and all of your problems will cease to exist (note: this might be an exaggeration)

DROPOUT COMMUNITY

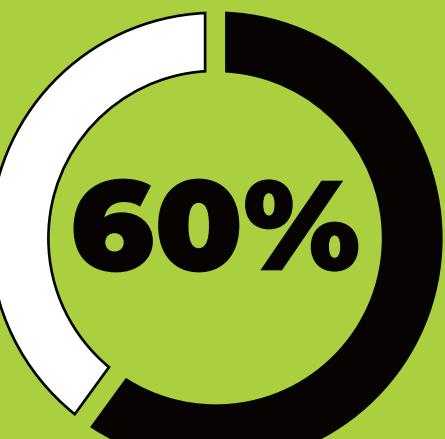
One thing you can expect by joining Dropout is becoming part of the massive, wonderful, inclusive community that's formed around this growing streaming service, the shows Dropout is making, and the talent on-screen. If you don't know the Dropout origin story, here it goes: Dropout used to be under the umbrella of IAC, a pretty big billion dollar tech company. Then in early 2020, IAC cut Dropout loose and fired 95% of the staff. The few left had to build it back up with practically nothing - especially marketing. There was no money to spend on ads of any kind, so Dropout relied entirely on word of mouth to draw in new fans.

And it worked.

Now, Dropout has over two dozen fulltime employees, hundreds of contract employees, and did well enough last year to pay out a profit share to everyone who had done any work with Dropout. Many at Dropout have worked in the entertainment industry for a while and have seen how bad it gets - low pay and poor treatment are the norm. Dropout's aiming to do something different - a goal made possible by the support of the fans.

See if someone in your friend group or family knows about Dropout and ask them what they think - we're confident they'll say it's worth checking out. And if you're still not sure, check out some full episodes for free on the Dropout or Dimension 20 YouTube channels. We can't wait to welcome you to the Dropout community!





60% OF STUDENTS SAY THEIR MENTAL HEALTH SUFFERS WHEN THEY HAVE MONEY ISSUES

(Save the Student, National Student Money Survey, 2024)



IN 2022, 57% OF STUDENTS SURVEYED REPORTED HAVING A CURRENT MENTAL HEALTH ISSUE

(Student Minds Survey, 2023)

KEEP HYDRATED

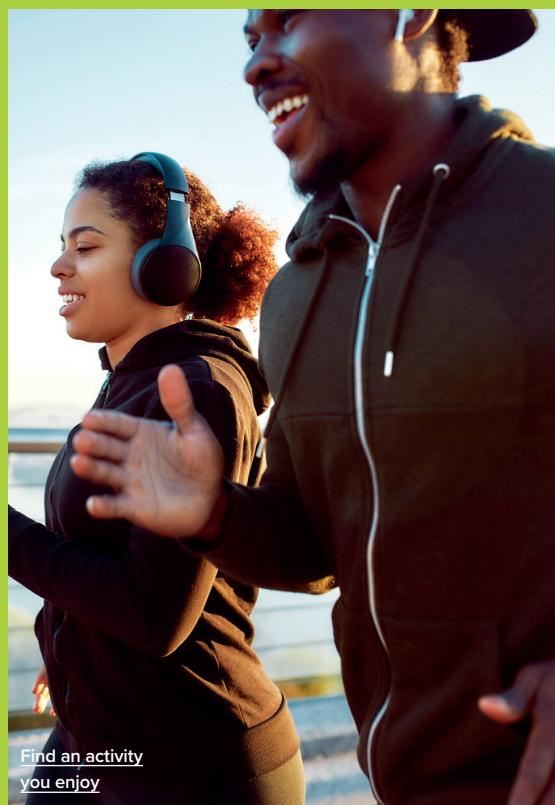
It's also vital that you stay hydrated, and it's recommended that you drink about 2 litres of liquid a day (between 6 and 8 glasses/cups). Plain tea and coffee (without sugar), fruit tea, water and lower-fat milk all count towards the total. If you're not keen on plain water, add some lemon or lime juice or no-added sugar squash for extra flavour, and alternate it between your favourite cuppa. Finally, remember to take a refillable bottle with you whenever you're out and about – there are refill stations in most public places these days.

GET SUFFICIENT SLEEP

Quality, uninterrupted sleep is essential to allow your body to rest and repair itself, and healthy adults need around seven to nine hours' sleep. If you're not sleeping enough, you're likely to be excessively tired, to have difficulty concentrating, and to experience mood changes. To increase your chances of a good night's sleep, try to keep to the same times for getting up and going to bed.

Get into a regular bedtime routine, perhaps by having a hot drink, listening to some soothing music or a podcast, or by reading a book. Your bedroom should be as restful and dark as possible; most importantly, it should be free of clutter and screens (turn off your smartphone at least an hour before bed). Although it can be difficult to sleep in halls or a house share, sometimes all you need are ear plugs and a sleep mask!





Find an activity
you enjoy

KEEP ACTIVE

Being physically active is vital for our mental wellbeing. When you exercise, your body releases endorphins – the natural mood booster – as well as increasing your energy levels, improving your sleep and reducing stress. Choose a physical activity you really enjoy so that you'll do it regularly, whether that's running, tai chi, cycling, football, swimming or padel. It might take you a while to find something you absolutely love, but think of it as a form of self-care – it's also fun to try out new sports.

PRACTISE MINDFULNESS

Mindfulness, or paying attention to the present moment, can improve your mental health by helping you to understand your thoughts and feelings. Slowing down and really taking notice of your surroundings can also make you feel calm, so it's an effective coping strategy if you're having a stressful day. Try adding a mindfulness app to your daily routine to see the difference.

Five minutes is all that's needed, although you might want to spend longer in the moment once you understand the benefits of mindfulness. Another way to be mindful on a daily basis is to get outside in nature and to really appreciate its beauty; in fact, connecting with nature is scientifically proven to give your mental health an instant boost. »



Make time for some
mindfulness

“MINDFULNESS, OR PAYING ATTENTION TO THE PRESENT MOMENT, CAN IMPROVE YOUR MENTAL HEALTH BY HELPING YOU TO UNDERSTAND YOUR THOUGHTS AND FEELINGS”

CONNECT WITH FRIENDS AND FAMILY

When you're away at university, it can be difficult to find time to keep in touch properly with friends and family back home. But make the effort to pick up the phone or schedule a video call, and have a proper conversation instead of texting. Whenever possible, arrange regular meet-ups with the most important people in your life so that these close relationships are nurtured, not neglected. Staying connected is so beneficial to your mental health.

Making new friends can also give you a boost, but it's more difficult for some people than others. If you're struggling to connect with people at university, try joining a sports club or a group centred around one of your main interests, whether that's films, salsa or environmental issues. Being with likeminded people makes it easier to strike up conversations and make meaningful connections, leading to stronger friendships.



BE KIND TO YOURSELF

With mental health, there's no 'one size fits all' approach because we're all different. What works for your best mate might not work for you. That's why it's important to understand what helps you to recharge your batteries when things get tough. That might mean going for a run, walking in nature, dancing round the kitchen to your favourite music, or having a long hot bath to relax.

Practising self-care in this way means you'll always have a mental toolbox of activities to boost your wellbeing when you need it the most. Get the balance right and be kind to yourself, accepting you're not perfect (no-one is) and celebrating what you've achieved at the end of each day, not what you haven't.

5 MENTAL HEALTH/WELLBEING APPS

1 CALM (Android, iOS; 7 days free, then £39.99 a year)

This app will help you to reduce stress, sleep better and for longer, and cope with life's ups and downs through mindful living.

2 HEADSPACE (Android, iOS; 7 days free, then £9.99 per month or £49.99 per year)

A mindfulness and meditation app that's designed to help you change your habits and manage your thoughts and feelings to support your mental health.

3 HOLLY HEALTH HABIT COACH

(Android, iOS; free trial period/in-app purchases, or referral through GP)

In this app, the Holly bird digital coach helps you identify, achieve and sustain small healthy habits to improve your mental and physical health.

4 SORTED: MENTAL HEALTH

(Android, iOS; some free content or unlock whole app with one-off fee or referral code) Accredited by NHS Digital, this app uses Olympic sports mind-coaching techniques to help build positive feelings, self-esteem and self-confidence.

5 STUDENT HEALTH (Android, iOS, free)

Use this app to get reliable information and advice on more than 125 health topics, including mental health issues. ■



HOW TO AVOID HOMESICKNESS

It's perfectly natural to feel homesick the first time you go away to uni. You're in unfamiliar surroundings, everything feels different, and your family and friends from home aren't there. Having a few comforts in your room from home can really help, and for most people, homesickness gets better as time passes.

A surefire way to avoid being homesick is to keep busy, especially at times when you know you might dwell on it. It's easy to do during the day with lectures and study time in the library, but it can be more difficult in the evenings. This is when you can focus on meeting up with new friends you've met, joining a sports or arts club, or exploring the city your uni is in. Stay positive and keep in touch with home, but not too often!

REACH OUT FOR HELP IF YOU'RE STRUGGLING

There's a difference between being a bit down and feeling so overwhelmed that you can't cope with everyday life. If you know you're struggling, don't delay in asking for help. No one will judge you – the longer you wait, the worse it might get. There's no need to suffer in silence: confide in your friends and family; talk to your GP; and find out about counselling at your uni's mental health support service.



“IF YOU KNOW YOU'RE STRUGGLING, DON'T DELAY IN ASKING FOR HELP. NO ONE WILL JUDGE YOU – THE LONGER YOU WAIT, THE WORSE IT MIGHT GET”

£22



ON AVERAGE, STUDENTS SPEND £22 PER MONTH ON THEIR HEALTH AND WELLBEING

(Save the Student, National Student Money Survey, 2024)

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 you budget and save whilst 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.

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



WHAT TO WATCH

REMAINING ALERT TO SCAMS

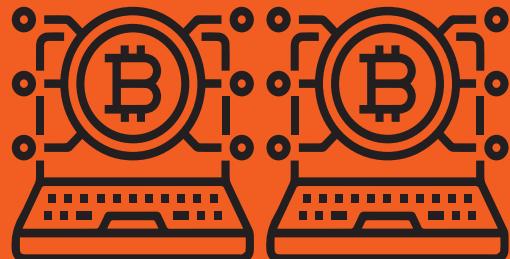
Make sure you remain alert to scams to protect your personal information and money. Before clicking any links in text messages or emails, or if you have received any unsolicited phone calls purporting to be from your bank or building society or firm asking for money, don't be afraid to contact the company 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.

You should report any scams you're targeted with immediately to Action Fraud and check out MoneyHelper's page on scams for more information.

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.



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 in the right order 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.

"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"

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.

Get the latest student discounts when you shop



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. ■



OUR
BULA SPIRIT
AWAITS YOU

WWW.FIJI.TRAVEL



LAUNDRY LESSONS

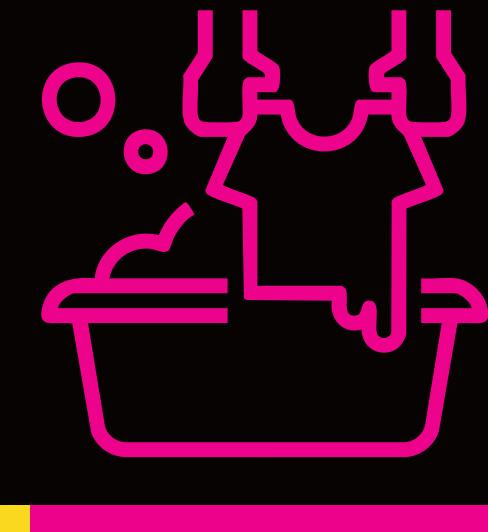
Claire Muffett-Reece on laundry tips and tricks that every student can follow

D

oing laundry: no one really wants to do it. But it's one of life's chores we all have to tackle, keeping clothes clean and fresh and keeping us clean and fresh in the process. As well as the physical benefits regarding tackling our fashion favourites, from lingering smells to preventing skin irritations, it impacts your mental wellbeing, too. Because who doesn't feel happier and more confident in freshly washed clothes? But what do you do if you've left home and had your family look after that chore instead of you? Here's some easy tips to ensure you'll soon become a laundry pro.»

STUDENTS OFTEN RESORT TO WASHING CLOTHES BY HAND, IN THE SHOWER OR SINK TO SAVE MONEY

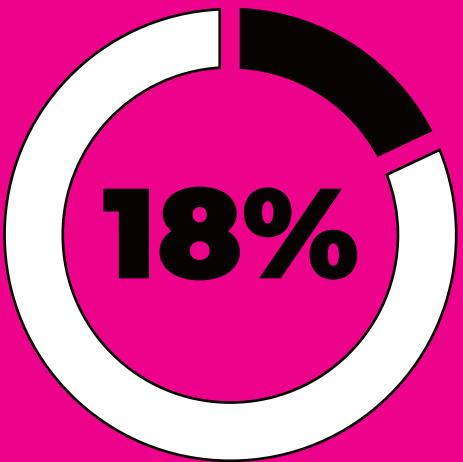
(Accommodation for Students)



A photograph of a person's lower legs and feet standing on a large pile of laundry. The person is wearing light blue jeans and brown boots. The laundry consists of various items of clothing, including a yellow garment, a floral patterned item, and a striped item. The background is a solid yellow color.

**If you've not had
to use a washing
machine before
(lucky you!) then
the first step is
to check out the
appliance you're
using"**

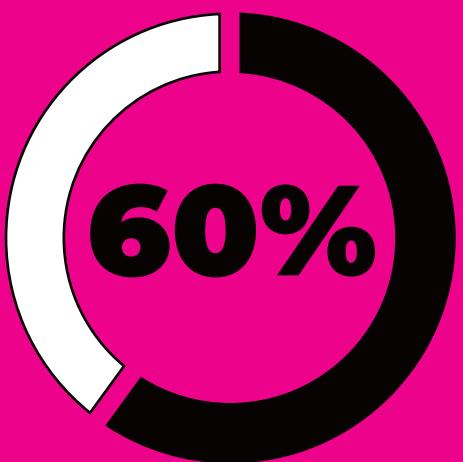
CLEANING



18%

18% OF
STUDENTS
WOULD PAY MORE
TO IMPROVE LAUNDRY
FACILITIES IN THEIR
ACCOMMODATION

(Global Student
Living)



60%

60% OF
STUDENTS LIVING
INDEPENDENTLY FOR THE
FIRST TIME HAVE RARELY
OR NEVER DONE THEIR
OWN WASHING

(Birmingham City
University)

KNOW YOUR MACHINE

If you've not had to use a washing machine before (lucky you!) then the first step is to check out the appliance you're using. Washing machines in halls tend to be easier to follow, as they have less settings and simple controls. Still struggling? Ask someone doing their laundry at the same time as you – they've been there before so will happily show you what's what so you can use uni machines without future worries. If, however, you're using a machine provided by your landlord, things may be a little different. An all singing, all dancing appliance will have many more settings for you to choose from – and many aren't particularly clear what means what. Don't panic; all you need to do is key in the name of the machine online for a guide of how to use it. It should even show you what compartment to put your detergent and fabric softener in.

KNOW YOUR DETERGENT

Next on the agenda when it comes to doing your laundry is to figure out what detergent and fabric conditioner's best for you. As a student on a budget, it's tempting to go for the cheapest, but it's worth bearing in mind lower prices might not result in your clothes being as clean as you'd like. This can be due to a number of factors, like not having as much enough active cleaning ingredients such as surfactants and enzymes. If possible, go for more moderately priced options, and consider whether you've any additional needs, such as those suited for more sensitive skin. As for fabric softener itself, you could choose to remove this from the equation altogether, as it doesn't actually wash but simply softens the feel of the fabric (the clue's in the name). There are also some clothes that tell you not to use it at all – it's all down to you reading your clothes' labels. Speaking of labels...

**"The fabric of your clothes
needs different cycles,
while some can't be
washed in a machine at
all, to prevent them from
shrinking and fading. The
answer? Check your labels!"**



Understand how
your laundry items
should be washed

KNOW YOUR LABELS

You might think bunging everything in on the same setting and temperature is quicker, easier and will result in clean clothes. OK, so that might be slightly true – but the end results certainly won't be. Why? The fabric of your clothes needs different cycles, while some can't be washed in a machine at all, to prevent them from shrinking and fading. The answer? Check your labels! Again, here the internet is your best friend, as apart from the temperature (which should be clearly printed for you to see) other symbols can be a little confusing. For example, there's hand wash only (a hand in a tub), do not tumble dry (a square with a circle inside crossed out), and do not wring out (a twisted or tied garment again crossed out).

KNOW YOUR COLOURS

Just as important as reading your labels is to separate your washing. Whites and colours in separate piles are essential – the last thing you want is for your favourite white top to come out not-so-white anymore. It's also an idea to wash new jeans separately for the first few times, to prevent any dye transfer to other clothes. Then there's the more

delicate items like wool, lingerie and silk, as these need to be treated with care. Towels should also be separate, as they shed fibres that cling to other items in the machine. And if your item is soiled pre-treat it with a stain remover; again, checking the brand you use is compatible with the garment you want to use it on. »

“A lower temperature costs you less as it doesn’t need as much energy to heat your water, resulting in a lower electricity bill. Newer machines also have an eco-setting for you to use”



KNOW YOUR LOAD

It can also be confusing knowing the right amount for loading in your machine. For a start let's talk underloading: just a handful of items is uneconomical and bad for the planet. Look at it this way; why wash two loads when the same amount can be done in one? However, there's also the problem of overloading, with it affecting the spin cycle leaving you with clothes that aren't as clean and wrung out as they should be. Then there's the fact that an overloaded machine could break down – something no one wants to replace! This is where the internet is yet again your friend, as in the manual itself you'll see the maximum capacity it can take.

KNOW HOW TO LOAD

No, we're not talking about overloading here: in fact, it's the best way to pop clothes in the machine so you don't end up with fading or even that fear of again harming the appliance. Check all pockets first – keys and coins can easily damage the drum, while tissues result in tiny bits of cotton everywhere that are never fun to remove. Close zips, Velcro and unbutton garments to stop button holes tearing and turn clothes inside out. Yes, it'll take a few minutes of your time but it'll stop colours running as much and certain graphics fading. Throw bunched up socks in the laundry bin? Pop them back to their original shape, making all the difference in how clean they end up. Speaking of socks, why is it when you put a pair in the machine sometimes only one comes out? They don't really disappear of course, but it's frustrating when you want them together. Here a laundry mesh bag's your friend, keeping one from 'vanishing' while giving them enough space to be washed freely.



KNOW YOUR BUDGET

Want to save money but still ensure you're doing your laundry right? Wash your clothes at the lower temperature of 30 degrees whenever you can unless heavily soiled. A lower temperature costs you less as it doesn't need as much energy to heat your water, resulting in a lower electricity bill. Newer machines also have an eco-setting for you to use. It might seem odd that it's a longer cycle but again it uses less energy and water. You should also check your bill to discover if you're on an economy 7 or economy 10 tariff. Why? The former provides a lower rate for seven hours at night, while the latter offers 10 hours of cheaper electricity, often split between night and afternoon periods.

5 LAUNDRY/ENERGY APPS

1 CIRCUIT LAUNDRY (Android, iOS, free)

Make laundry less of a hassle with a mobile app that lets you top up your Circuit app account in seconds – just turn up at your nearest Circuit launderette, load your laundry, scan a machine's QR code and select the programme you want to start with no need to stay and watch your washing.

2 LOVE2LAUNDRY (Android, iOS, free)

With a seamless ordering service, open the app, describe what you need, and schedule a pick-up for your laundry and dry cleaning.

3 WASH.ME (Android, iOS, free)

Wash.ME is the largest launderette provider in the UK, with eco-friendly self-service washing and drying machines in over 800 locations plus promo codes on your washing and drying cycles.

4 HOMEWHIZ (Android, iOS, free)

With HomeWhiz smart home application you can connect your smart appliances and other smart devices to your mobile device, allowing you to control and monitor them from anywhere.

5 LOOP ENERGY (Android, iOS, free)

Save 15% or more with this app which integrates with your smart meter and helps you monitor energy use, see where to use less, and understand appliance running costs. ■



KNOW YOUR DRYING AND FOLDING

Now on to how to dry and fold your washing correctly. Our first tip? Dry it outside as it'll cost you nothing! If the weather's not on your side, dry indoors on a clothes rack, just making sure it's warm enough inside. And while it may seem a good idea to dry on radiators, in fact it could damage clothes as well as seeing those energy prices rise. Want to use a tumble dryer? It's going to be the most expensive option, but if you're in a hurry then a low cool setting helps prevent shrinking, damage and colour fading, again checking labels first to see if they can be popped in there at all. As for folding, as a general rule lay your garment flat then apply pressure to smooth away wrinkles, before folding in half or a third, depending on space. Sticking with limited space, roll up your underwear or socks, and where possible hang items up, especially those prone to stretching or becoming wrinkled.

STAYING SAFE FROM SCAMS

Emma Quirke, Indica Norcup, Karen Croft
at Leeds Trinity University

WHAT IS FRAUD?

Fraud is crime of intent. Even if the scammers do not manage to take any of your money, the fact that they tried to is still a crime.

- Fraud is the most commonly experienced crime in the UK
- It accounts for over 40% of crime in England and Wales
- It was the most common crime type between April 2022-March 2023
- An estimated 3.5 million incidents of fraud experienced by adults aged 16 and over
- BUT only 13% of cases being reported to Action Fraud or the police by victims
- Four fifths of reported fraud are cyber-enabled

(National Crime Agency statistics March 2025) »



**“Even if the
scammers do
not manage
to take any of
your money,
the fact that
they tried to is
still a crime”**

COMMON SCAMS TARGETED AT STUDENTS

Investment fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/cryptocurrency>

Fraudsters contact victims usually via social media platforms to advertise 'get rich quick' investments, usually involving cryptocurrencies. Students are particularly targeted as they are usually on a low income so the 'get rich quick' element is appealing.

Rental / accommodation fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/rental-fraud>

Fraudsters convince people looking for housing to pay an upfront fee to rent a property. Students are particularly targeted as they rent on a yearly basis, so there is more opportunity to engage them in this type of scam.

Employment / recruitment fraud

<https://www.actionfraud.police.uk/a-z-of-fraud/recruitment-scams>

Fraudsters offer fake 'get rich quick' jobs. Students are particularly targeted as they are looking for the kind of jobs allegedly on offer – part-time, casual and flexible. Some fraudsters also target the graduate market with a promise of an amazing graduate job / internship that does not exist.

Student Finance scams

<https://www.gov.uk/government/news/student-smishing-scams-on-the-rise>

Scams involving your student funding can vary. Often fraudsters will contact you pretending to be from SLC / SFE / your bank and say there is a problem with your account and send you a link to enter your details.

Money Mules

<https://www.dontbefooled.org.uk/what-is-a-money-mule/>

You will be offered quick and easy ways to make money in return for someone using your bank account to transfer money, often via social media (such as WhatsApp, Instagram or Facebook).

- The money that will be transferred in and out of your account will have come from criminal activity.
- If you let someone else use your bank account to transfer money, you could be funding serious organised crime, and this could result in you having a criminal record and up to 14 years in prison (even if you did not know that the money was criminal).
- Do not let anyone else use your bank account for any reason!

HOW DO I PROTECT MYSELF FROM SCAMS?

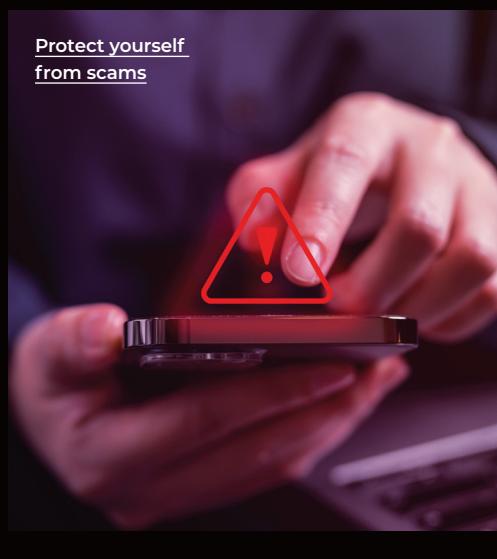
1 STOP – If you have any uncertainty about the situation or the people/ organisation that you are supposedly communicating with, then stop and think about what you are doing. Remember, if it seems too good to be true, it usually is.

2 CHECK – Do some research, have other people shared experience of similar scams? Would the person / organisation ever ask you for the details you are being asked for? Is the communication from a legitimate source?

3 PROTECT – Act quickly. Follow our steps below regarding what to do if you think you have been scammed.

Our 'stop and check' top tips. If the answer to any of these is yes, stop and check:

- ✓ Does it seem too good to be true?
- ✓ Does it involve the internet / social media?
- ✓ Does it promise I will 'get rich quick' / get a huge discount?
- ✓ Does it time pressure me into action?
- ✓ Do I need to pay money upfront?
- ✓ Do I need to move money / open a new bank account?
- ✓ Have I been contacted by someone I don't know?
- ✓ Have I been contacted by a 'friend of a friend'?



Act quickly if you
think you have
been scammed



WHAT SHOULD I DO IF I THINK I HAVE BEEN SCAMMED?

1 If there is a crime being committed or if you believe that you are in danger, call 999 (emergency phoneline).

2 Contact the police on 101 (non-emergency line) if the scammer is in your area or if you've transferred money to the scammer in the last 24 hours. If you need support with doing this, contact your university's or student union's support services.

3 Stop communicating with the scammers immediately. If you have shared any personal information (name, date of birth, address, National Insurance Number, bank details, passwords,

or anything else) make note of this so that you can include this in your report.

4 Contact your bank and ask them to stop any payments as soon as possible. You can contact your bank securely using 159 <https://stopscamsuk.org.uk/our-work/159-phone-number/>

5 Change any passwords to accounts that might be compromised.

6 Report the scam. You can report a scam to Action Fraud: <https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime>

USEFUL PREVENTATIVE INFORMATION

■ The little book of big scams (each area will have its own version) Fraud and Financial Crime | West Yorkshire Police

■ Action Fraud Action Fraud

■ Sign up for Which scam alerts – a regular e-mail that alerts you to the common and new scams that are doing the rounds Scam Alerts service – sign up, it's free ■

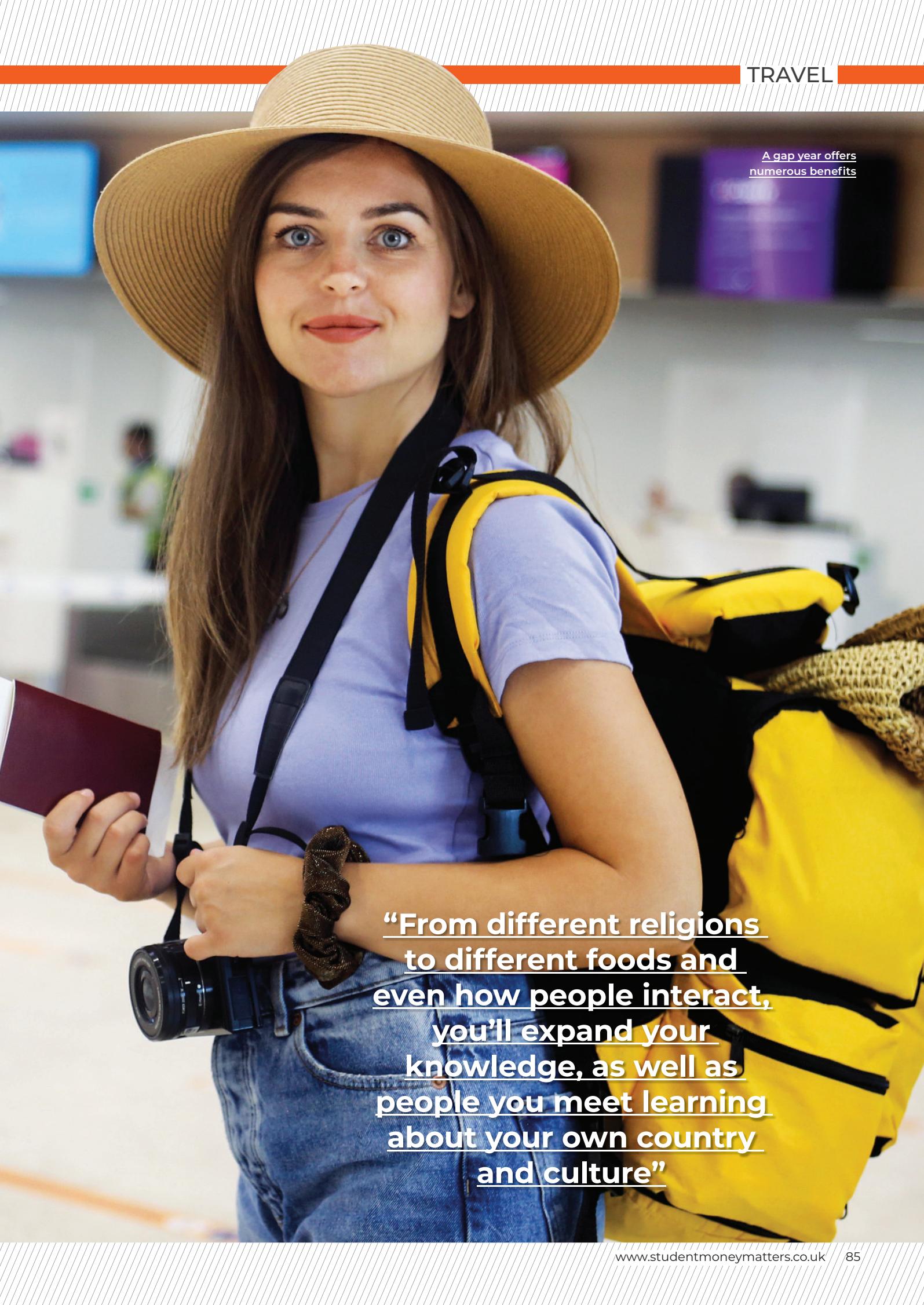
If you have any uncertainty about the situation or the people / organisation that you are supposedly communicating with, then stop and think about what you are doing. Remember, if it seems too good to be true, it usually is”

MIND THE GAP

Want to take a year out but unsure whether it's right for you?

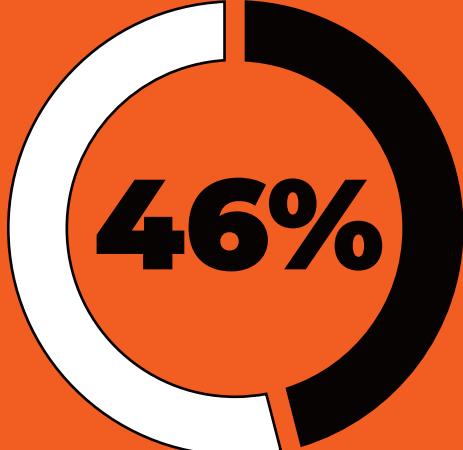
Claire Muffett-Reece talks pros, cons and essential advice

We've all met someone who's taken a gap year out from studying. Some head off for a worldwide trip; some stick closer to home and up their skillset; while others get a job to save for the money they'll have to fork out for over the entirety of their course. Fancy time off before all that studying kicks off? Here's why a gap year's worth considering, as long as you weigh up the pros and cons as well as preventing it from eating into your finances too much.»

A young woman with long brown hair and blue eyes is smiling at the camera. She is wearing a large straw hat, a light blue t-shirt, and blue jeans. A yellow backpack is strapped to her back, and she is holding a camera around her neck. In her left hand, she holds a maroon passport. The background is a blurred airport terminal.

A gap year offers
numerous benefits

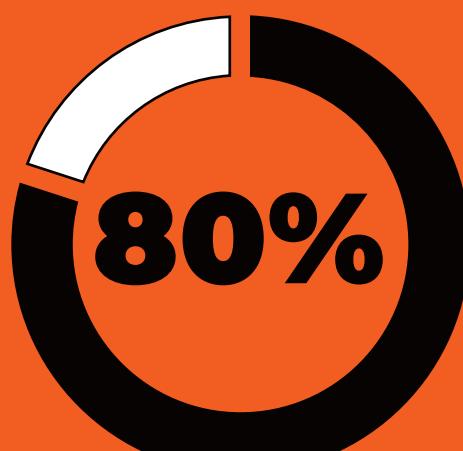
**“From different religions
to different foods and
even how people interact,
you’ll expand your
knowledge, as well as
people you meet learning
about your own country
and culture”**



46%

46% OF HR PROFESSIONALS ARE MORE LIKELY TO EMPLOY A GRADUATE WITH GAP YEAR EXPERIENCE

(HR News)



80%

80% OF UK STUDENTS WHO GO TRAVELLING SELF-FUND THEIR OWN TRIP, WITH £2,258 THE AVERAGE SPEND PER MONTH

(Kingston Courier)

LIFE STORY

The first advantage when it comes to a gap year is you'll end up becoming more independent, no longer relying on those that previously looked after you in terms of money or general help. OK, they might help you out when you need a little extra funds, but you really shouldn't be doing this if you want to learn how the real world works. You'll also be out of your comfort zone – a good thing, we promise. Why? Being in different surroundings, regardless of whether you travel the world or seek a different path during a year off means you'll adapt to situations you might not have encountered, as well as the realisation you're capable of doing new things and being in unfamiliar situations.

CULTURE VULTURE

Another pro of taking a gap year is that you'll probably never get the chance to do it again. Responsibilities take over, with a steady job, regular bills like paying the mortgage and raising a family means it'll be all near impossible – unless you win the lottery – to take that amount of time off again. You will also be able to see how different countries work and how people who live there call it their home, with different cultures opening your eyes up to what you're not used to seeing. From different religions to different foods and even how people interact, you'll expand your knowledge, as well as people you meet learning about your own country and culture.



DECISIONS, DECISIONS

Now comes the other side of the argument: is taking a gap year out what you should actually be doing? There's the money it'll cost, with statistics showing it would take 640 days working at minimum wage as an 18–20-year-old to travel for 12 months on a gap year. The last thing you want is the worry surrounding getting into debt upon your return, especially if you've got university fees to add to the equation. Then there's issues of feeling left out; if your friends continue to study, you'll then be behind when you return. As well as no longer attending the same lectures and seminars you'll also be a year behind seeking out that ideal job. And what about taking a break potentially having an impact on your motivation? You could find it difficult to go back to what you were doing, or even want to start again at all after the year you've had off. If you've taken 12 months in paid employment it might be a struggle realising you'll no longer receive regular income. And, if you'd planned on using that time off for seeing the world but in fact ended up just sitting about, then what a waste it's ended up being.

Made your decision a gap year's right for you? Here's some top tips and tricks to enjoy that time off for less. »

“First when it comes to reducing costs on a gap year is to do some proper research”

WORK IT

Still undecided whether a gap year's for you? Here's another advantage: 12 months off can boost the chances of you getting the job you want after you've got your qualifications. Taking time out means you'll realise what your strengths and weaknesses are, giving you the chance to improve them before you return. You've also got the added bonus of adding those adventures to your CV, standing out from the crowd as having life experience as well as showing you can adapt to other environments, handle new relationships and different situations. Alternatively, taking a gap year to work before continuing in your studies also benefits, picking up skills in the area you want to pursue and again show you're one step ahead of the rest.

PLAN AND PLAN SOME MORE

First when it comes to reducing costs on a gap year is to do some proper research. Take into account the extra costs you might not even have considered, such as renewing passports, visa requirements, travel insurance and more. Where's the best country to eat out for less, as well as searching for the cheapest accommodation? Are there any student deals or discounts available for where you want to visit (there'll be plenty; again, it's all in the planning). Look in to work exchanges or volunteering too, as they'll often throw in free meals or accommodation in return for helping them out.



THINK OF WHERE TO VISIT

Sure, Barcelona, Sydney, New York and Tokyo might seem the ideal places to visit, among others, but you've also got to factor in the higher living costs that comes with visiting major cities. Mid-range priced meals in New York cost between \$30-\$60 – and that's even without alcohol – whereas the cost of living in Melbourne is 4% cheaper than that of Sydney, with cheaper food, accommodation, entertainment and transport. And while visiting famous landmarks are all part of travelling on a gap year, they'll also eat into the money you saved for taking that year out. It's therefore a great idea to check out any free museums, galleries, festivals or other cultural events, letting you still enjoy experiences but without having to fork out excess cash.



ON AVERAGE,
29,920 STUDENTS
DEFER THEIR
COURSE TO TAKE
A GAP YEAR
EACH YEAR

(Teaching
Abroad Direct)

29,920



5 TRAVEL APPS

1 WIFI MAP (Android, iOS, free)

With this app you can connect to any WiFi for free, with more than 150 million hotspots available worldwide. You can even use its offline maps to find toilets, bathrooms, drinking fountains and more.

2 GOOGLE TRANSLATE (Android, iOS, free)

Translate between 108 languages by typing, copying the text in any app and then simply tapping the Google Translate icon to translate. It works offline, letting you translate (59 languages), and also translates text in images instantly by pointing your camera (94 languages).

3 TRAVEL SPEND (Android, iOS, free)

This app helps you stick to your travel budget even while being offline, with foreign currencies also automatically converted. Your spending data is visualised and you can even share your trip with your partner or a group of friends and keep track of who owes what.

4 WHATSAPP (Android, iOS, free)

If you haven't got WhatsApp you've been hiding under a rock, but it's another essential app to have on your travels. Generally free to use worldwide for messaging and calls when connected to the internet, either through Wi-Fi or cellular data, it's still worth bearing in mind that you may incur charges if you're not using Wi-Fi.

5 PACKPOINT (Android, iOS, free)

This travel packing list organiser helps with what you need to pack based on your length of travel, weather, and any activities planned. Punch in the city you're going to travel to, the departure date, and the number of nights you're there for then swipe to remove or add a luggage checklist now and simply edit it later as you pack. ■

“Check out any free museums, galleries, festivals or other cultural events, letting you still enjoy experiences but without having to fork out excess cash”



LOOK FOR CHEAP TRANSPORT

Another great tip when it comes to budgeting on a gap year is how you choose to travel. You'll easily save by picking a budget airline, with off-peak flights and less appealing times also reducing your cost. Flight comparison websites are also ideal for saving even more money, and while it might add to your travel time you can also save more with stop offs. Then there's how you get out and about in your chosen destination. Do you really need to take a taxi when there's buses available? All of these will certainly save you money so you can spend it where you'd rather instead.

Where to Next? your study break

London

Located in the heart of the city, our hostel offers a cosy café and a lively bar with concerts and social events.

Leipzig

A unique sociocultural scene with intimate events — perfect for students seeking creative inspiration.

Muni

Rich culture, relaxing bars, gardens on your doorstep. Experience great hostels.

Discover vibrant hostels with cosy cafés and bars.

Make the most of and Hit the Road!

Find your
destination &
seal the deal!

NASMA10



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ure and
beer
on your
A Bavarian
ence with
tel vibes.

Budapest

Situated in the vibrant city centre, our hostel puts you in the middle of the buzzing nightlife and artistic scenes.

Vienna

The cultural capital with endless freedom. Explore museums, music and a welcoming hostel atmosphere.

fés, lively bars & unforgettable events!

**we're
proud
to
host**



Tasty Brekkie

highest quality,
regional partners,
individual taste



Wom
CAFER

the perfect
fuel for a day of
adventure

Wom
BAR

unexpected
encounters with
travellers and locals



Start career prepping
sooner rather than later

In your last year of uni, there's a lot you can do to prepare for finding a graduate job. It isn't something that can be left until the last minute, so it's important to prioritise and use your spare time wisely to really focus on your future. It's up to you what you do after uni – whether you want to go for an internship, find a

place on a graduate scheme or take a gap year and go travelling. Having a goal will help you to determine the actions you need to take to get there, but the following steps are common to all graduate goals. 1, 2, 3... go! »



CAREER PREP like a pro

Get busy with the groundwork to help you land your dream job after uni as **Michelle Higgs** explains



1

IDENTIFY YOUR TARGET INDUSTRY

Some people are laser-focused about their future career and know exactly what they want to do. To be fair, it's more straightforward if your degree is very specific, for example, engineering or fine art.

It's less clear-cut if your degree has a broader curriculum, such as English, history or philosophy. But that can work in your favour because the skills gained in these degrees are transferable to multiple types of career.

If you don't know yet which industry you want to work in, be assured that it's perfectly normal. If this applies to you, have a good think about two or three potential industries (perhaps based on your interests) and explore those options further. In this way, you can narrow it down to one or two target industries. »

“The knowledge and expertise offered by the careers service at your uni is like gold dust when it comes to finding and applying for graduate jobs. And it’s completely free!”

EMPLOYMENT

73%

73% OF UK GRADUATES SAY THAT GOING TO UNIVERSITY ENABLED THEM TO GET THE JOB THEY WANTED

(Universities UK, 2023)

58%

58% OF STUDENTS HAVE A PART-TIME JOB WHILE THEY ARE AT UNIVERSITY

(Save the Student, Student Money Survey 2024)

Use the careers advice service at university



2

USE YOUR UNIVERSITY'S CAREERS SERVICE

The knowledge and expertise offered by the careers service at your uni is like gold dust when it comes to finding and applying for graduate jobs. And it's completely free! So take advantage of this guidance and support while you're still at uni. You could pop in and see what's on offer, but it's best to make an appointment for one-to-one advice.

How can the careers service help you? It can offer practical tips for improving your CV, writing covering letters, completing job applications and honing your interview technique. The advice might be offered in a workshop, a one-to-one session with a careers advisor, or through online videos and tutorials. Plus, if you're stuck on choosing a target industry, the staff can talk



you through your options and give suggestions based on your degree and interests. They can also advise on internships and graduate schemes.

To find your dream graduate job, you need to start building a network of professional contacts, and LinkedIn is a great way to do it

GET NETWORKING

To find your dream graduate job, you need to start building a network of professional contacts, and LinkedIn is a great way to do it. Make no mistake – employers use LinkedIn to check up on applicants and find new talent, so having a professional profile and CV on the site is vital for your job search. There are lots of tips online about how to make the most of LinkedIn to find employment, and your university's careers service may also have advice.

The main point to remember is that just putting your CV on there isn't enough. You need to be proactive and sell yourself, although this may not come naturally at first. Start following employers you're interested in, read their posts and comment on them whenever it's relevant. Post about issues that your target industry may be facing, but also your own achievements, work experience and aspirations. If you can stand out from the crowd, it could even lead to an employer getting in touch with you directly.

You could also attend networking events run by the university careers service, professional organisations or local businesses to find out about potential employers and make new contacts. But if the thought of networking at an in-person event makes you want to run for the hills, don't panic! Start slowly, perhaps by attending a few events just to watch presentations, and then build up to speaking to someone you're interested in.

Don't forget to ask your friends and family if anyone has a contact in your preferred industry; you could then ask if they might be available for a chat about getting into their particular field. »



“You could also attend networking events run by the university careers service, professional organisations or local businesses to find out about potential employers and make new contacts”

4

DO YOUR RESEARCH

Once you know your target industry, you can start researching companies that interest you. Finding out about a potential employer in this way can help you to understand its background, focus and ethos, and to determine if you actually want to work for them. For example, does the company have an ethos that matches your own, perhaps in terms of ESG or flexible working?

Start by looking at the company's website to explore the different departments and identify key members of the management team. You can then follow these people on LinkedIn. Doing this background research will give you a head start if you choose to apply to a particular company; also, if you're asked to attend for an interview, you'll feel more familiar with it and be more confident about answering specific questions.

Another valuable thing to do is to look at the professional organisation(s) for the industry you're interested in, for example, the Royal Institute of British Architects, the Chartered Institute of Marketing, and the Chartered Society of Designers. Their websites will tell you which companies are key members, providing more leads for new contacts and potential employers; the sites will also highlight smaller companies that you may not be aware of. These professional organisations will have useful news and blog sections, which could provide ideas for future LinkedIn comments or posts. Don't forget to follow the organisation too!

5

MAKE YOURSELF MORE EMPLOYABLE

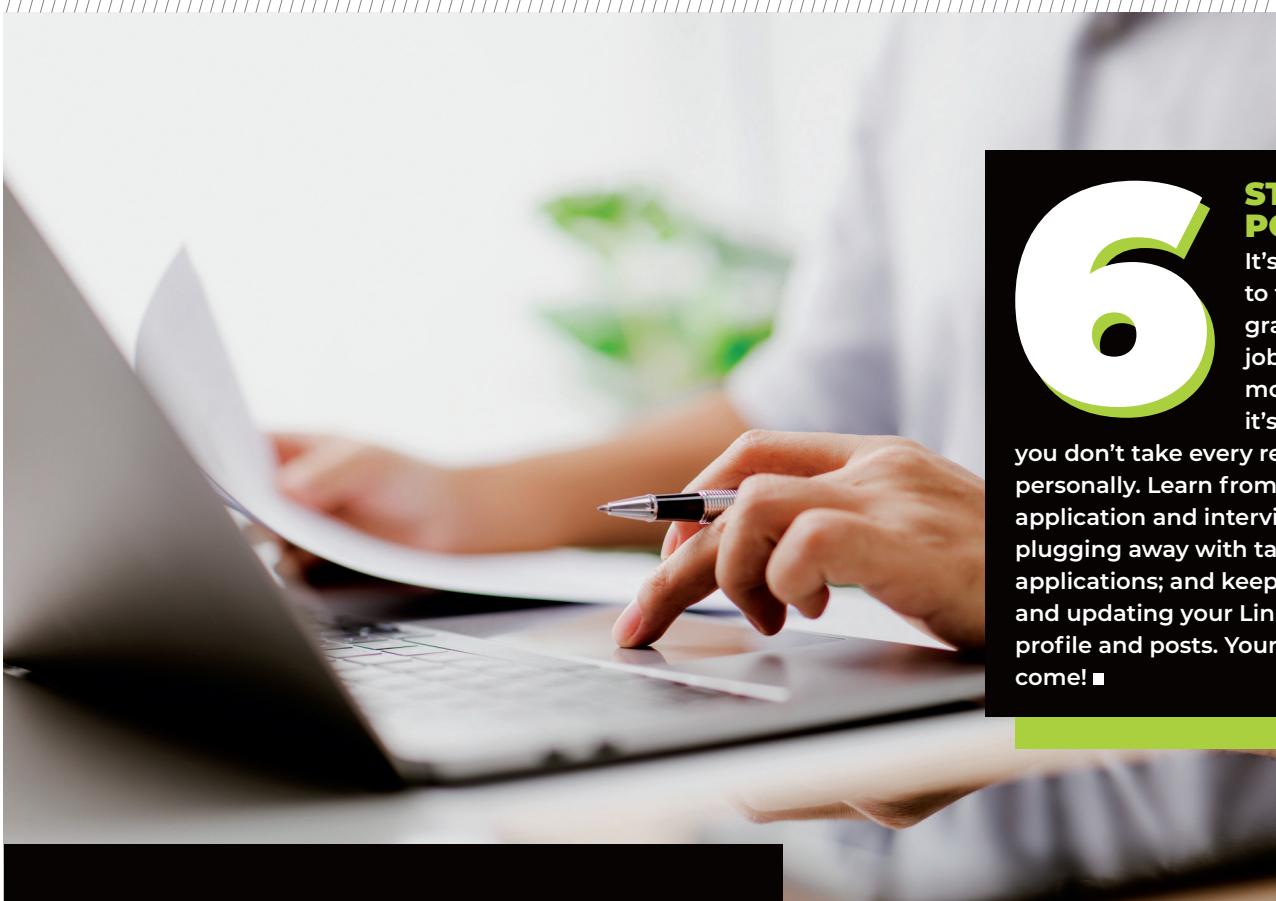
How do employers differentiate between ten graduates with the same high grades in their degrees? The answer is they look for experience that demonstrates transferable skills. This could be from voluntary work, a part-time job, or an internship or placement. If you don't currently have any experience like this, you need to line some up as soon as possible.

But the experience doesn't have to be UK-based. Going travelling during a gap year and working during your trip would be just as valuable. This would show that you're someone who is responsible and independent; has good problem-solving skills; and can take the initiative and adapt to changing situations. These are all valuable transferable skills in a business environment.

In all cases, it's not enough, for example, if you had a part-time job in a café or volunteered in a charity shop during the summer. You need to demonstrate a level of responsibility that you held or a contribution you made that benefitted that workplace. Perhaps you suggested different ways to display the stock by theme that led to an increase in sales, or you thought of new ideas for the menu that were a hit with customers. It's even better if you can show a level of leadership, perhaps when you were put in charge of a shift at the shop or café. These are the kind of things you should highlight on your CV.



Volunteering will help build your CV



6

STAY POSITIVE!

It's tough to find a graduate job at the moment, so it's vital that you don't take every rejection personally. Learn from every application and interview; keep plugging away with tailored applications; and keep tweaking and updating your LinkedIn profile and posts. Your time will come! ■

5 CAREER-PREPPING APPS/ ONLINE RESOURCES

1 ERIC CREATIVE CAREER APP

(Android, iOS, free)

Covering 16 creative industries, this useful app includes internships, entry-level jobs, networking events, mentoring schemes and more.

2 GRADCRACKER

Not an app but a fantastic online resource specialising in placements, internships and graduate jobs in STEM industries, including a careers advice toolkit.

3 INDEED (Android, iOS, free)

This useful app is designed to keep your job search, preferences, and applications all in one place – ready for the next available opportunity.

4 LINKEDIN (Android, iOS, free)

With this app, you can follow companies you're interested in working for, search job vacancies and subscribe to relevant job alerts.

5 TARGET JOBS

Not an app but an invaluable graduate careers hub that includes graduate jobs and schemes, internships and careers advice from industry experts. ■



19% OF 18-24-YEAR-
OLDS UNDERTOOK AN
INTERNSHIP OR WORK
PLACEMENT IN 2024

(Prospects Luminate,
Early Careers
Survey 2025)

**Flexible,
student
friendly
car
insurance**





For the last-minute road trips, the dashes home to get your washing done, the shared journeys you'll remember forever and even the occasional 'big shop', sometimes only a car will do.

But, whether you've just started learning, recently passed your test or been behind the wheel for a while, you'll know that getting yourself insured to drive can be difficult and expensive. So what's the hack?

Veygo is changing the game

Our flexible car insurance can be arranged in minutes for as little or as long as you need, to drive your own car or someone else's. So you can cover yourself on a friend's car for just one day, or on your parents' car for a reading week at home or even organise a rolling monthly subscription for the long summer holidays.

Got the L plates on?

No problem. Our Learner insurance is specially designed for provisional licence holders looking to get in some extra practice. If you're practising in someone else's car, then it's an alternative to you being added as a named driver on their insurance. And it removes any risk to their no claims bonus.

Just passed?

If you've just passed your test, you'll know how hard it is to get affordable insurance. So we've designed cover just for you. And it's available from the moment you pass your test. We even have cover that rewards safe driving, so that the better you drive, the more you can save.

Been driving a while?

If you've had your licence for more than 12 months, we offer a range of flexible, affordable and easy options to insure yourself on your own car or someone else's for as little or as long as you need.

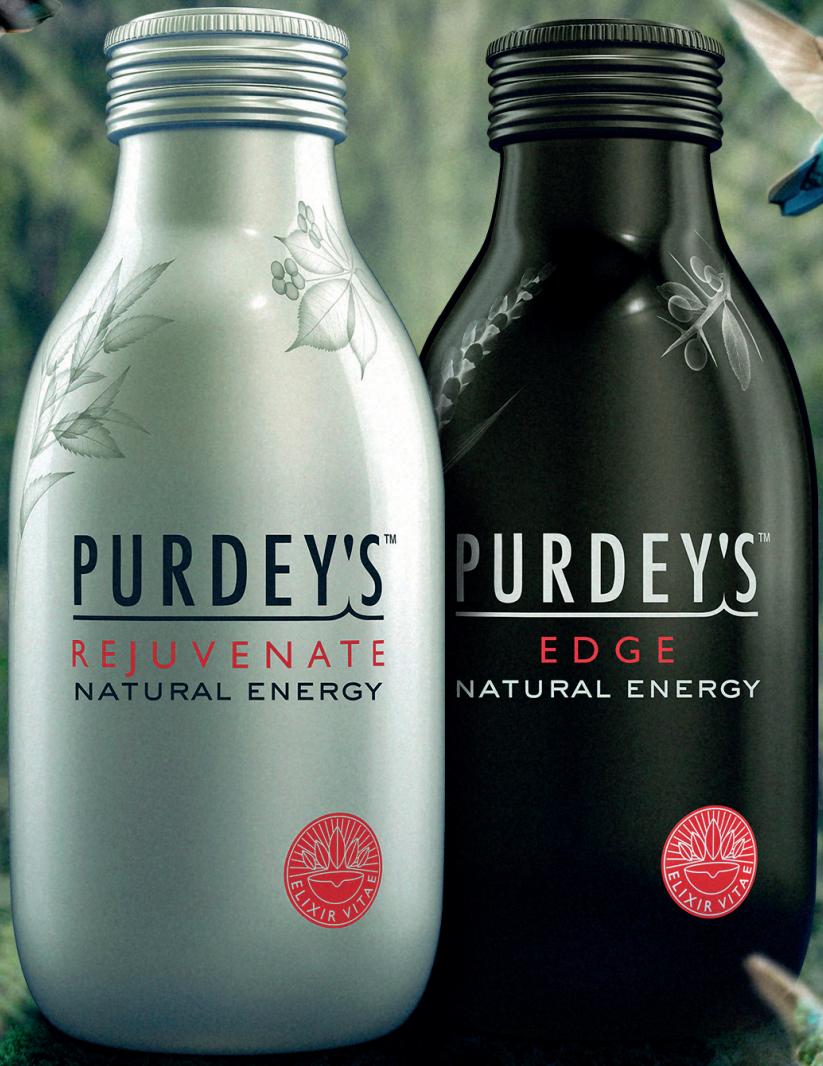
So how does it work?

Whatever your level of driving experience, we can help get you covered in just a few minutes.

- Pay-as-you-go cover by the hour, day or week, as well as rolling monthly subscription that you can cancel for free, at anytime
- Learner insurance from as little as £2 a day
- Insure your own car or someone else's
- If you're borrowing the car, you can protect the car owner's no claims bonus
- Get cover in minutes for as little or as long as you need
- Backed by Admiral, one of the UK's biggest car insurers

Get a quote for pay-as-you-go cover or a rolling monthly subscription now at veygo.com or download the app using the QR code.





ENERGY AS NATURE INTENDED

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.