

FREE

student money matters

NASMA: helping you stay finance savvy



HELPING HAND

Services to assist you at uni



MONEY MANAGER

Tips to help
you get
budgeting

FOOD FOR THOUGHT

Ways to reduce
your grocery bill

JOB FINDER

How to prepare
for an interview



STUDENT FINANCE

Information on funding your studies



RIDE BIKES HAVE FUN FEEL GOOD

TREK

What a bike can do for you

At Trek, we believe bikes are a simple solution to many of the world's most complex problems, from climate change to traffic congestion, equitable mobility, health, and more.



Reduce your environmental impact

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trek.bike/rule-of-430



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Improve your wellbeing

Riding bikes can improve your physical, mental, and economic well-being. With a bike, expensive petrol costs and public transit fares become a thing of the past. Plus, they're a reliable and healthy way to commute to class, work, or enjoy a fun afternoon cruise with friends.

DISCOVER THE BEST TREK BIKES FOR EVERY RIDE



Find your bike here trek.bike/nasma_2025_bike_finder

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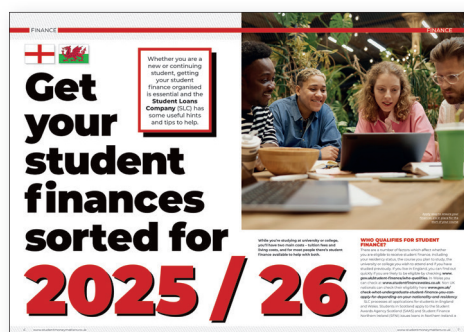
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this magazine please recycle it.

PREPARE

Welcome to the Spring/
Summer 2025 edition
of Student Money
Matters. Whether
you are brand new to
University or College,
or coming to the
end of your studies
and thinking about
your future, we have lots
of information to help you
enjoy this busy time of year, without breaking your
budget!



Enjoying your student experience is about
finding the right balance between focussing on
your studies and enjoying life, and this doesn't
have to break the bank. You don't have to sacrifice
in order to save money – you just need to be savvy
about your spending!

This magazine has so many tips and advice
to help you enjoy your student experience on a
budget, and helping you to review your budget in
order to squeeze every last drop out of your cash.

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.

We hope this magazine helps you refresh your
budget and make your money go further.

A stylized, handwritten signature of Kellie McAlonan in black ink.

Kellie McAlonan
NASMA Chair



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Whether you are a new or continuing student, getting your student finance organised is essential and the **Student Loans Company** (SLC) has some useful hints and tips to help.

Get your student finances sorted for 2025 /



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

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

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WHO QUALIFIES FOR STUDENT FINANCE?

There are a number of factors which affect whether you are eligible to receive student finance, including your residency status, the course you plan to study, the university or college you wish to attend and 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. Non UK nationals can check their eligibility here www.gov.uk/check-what-undergraduate-student-finance-you-can-apply-for-depending-on-your-nationality-and-residency.

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. »

WHEN CAN I APPLY?

Full-time undergraduate student finance applications will open in Spring 2025 for Student Finance England (SFE) and Student Finance Wales (SFW). Students in England can sign up to our mailing list to be notified when the service opens www.thestudentroom.co.uk/student-finance/get-ready-find-out-when-to-apply-for-student-finance.

You don't need a confirmed place on a course to be able to apply – you can use your first choice of course and update your application later if your situation changes. Find out more about preparing to apply for student finance at studentfinance.campaign.gov.uk for students in England and at www.studentfinancewales.co.uk/discover-student-finance for students in Wales.

WHAT STUDENT FINANCE IS AVAILABLE?

You can apply for a Tuition Fee Loan to cover the cost of your fees. These are paid directly to the university or college once they have confirmed your attendance on the course to SLC.

A Maintenance Loan is available for students living in England to help you meet living costs, such as rent and bills. As well as where you live and where you study, the amount of the Maintenance Loan depends on your household income. Your household income includes income you get from your own savings, investments or property (for example dividends or rent). It may also include your parents or partner's income. This depends on your individual circumstances. You can find out more about household income at www.gov.uk/apply-for-student-finance/household-income.



The amount of Maintenance Loan you can get differs depending on whether you stay with your parents or move away to study. You may not get the full amount, so you may have to find other ways to fund the rest of your

“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. The amount of interest you are charged and the write off period varies depending on which repayment plan type you are on”



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

living costs. This could include, for example, part-time work, local authority assistance, bursaries, scholarships, or family contributions. More information can be found here: www.gov.uk/student-finance-calculator.

If you are a student who normally lives in Wales, you can apply for a non-income assessed Tuition Fee Loan to cover all or part of your tuition fee. You can also get a mix of grants and loans to help with your living costs. The amount you get depends on a number of factors including your household income and where you live. Visit www.studentfinancewales.co.uk for details on available funding.

There's also extra help available in England and Wales for students with a disability, mental-health condition or specific learning difficulty, or students who have children or adult dependants. You can find out more at <https://www.gov.uk/student-finance/extra-help>.

HOW DO I APPLY?

The easiest way is to apply online: Students in England should go to www.gov.uk/apply-online-for-student-finance and students in Wales should apply at www.studentfinancewales.co.uk.

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



HOW DO YOU ASSESS MY APPLICATION?

When completing the online application form you should have your National Insurance Number and valid Passport details to hand, as you will be asked for this information as part of the application process. Sometimes you, or your parent(s) or partner, might be asked to provide evidence to support your application - but we'll contact you, or them, if we need anything.

New students:

■ When you register, you'll be given a unique Customer Reference Number, and will need to create a password and secret answer. You should keep these safe as you will need them to sign in to your account to check the progress of your application and reapply for student finance next year.

■ If you are applying for maintenance funding based on household income, your parents or partner will be asked to confirm their income and may need to supply evidence.

Returning students:

■ You must reapply for student finance each year of your course. To reapply, sign in to your student finance account, and apply online as soon as the application service opens. If any of your personal details, including your bank details or family circumstances, have changed since last year, make sure you update them in your application. »

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



WHAT IF MY HOUSEHOLD INCOME CHANGES?

Some student finance is based on your household income so we'll need financial details from your parent(s) 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 parent(s)/partner will be asked to provide financial details from a previous tax year. If their income has decreased by 15% or more since then you can apply to have your application reassessed 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 first.

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 www.studentfinancewales.co.uk/current-year-income.

HOW WILL MY FUNDING BE PAID?

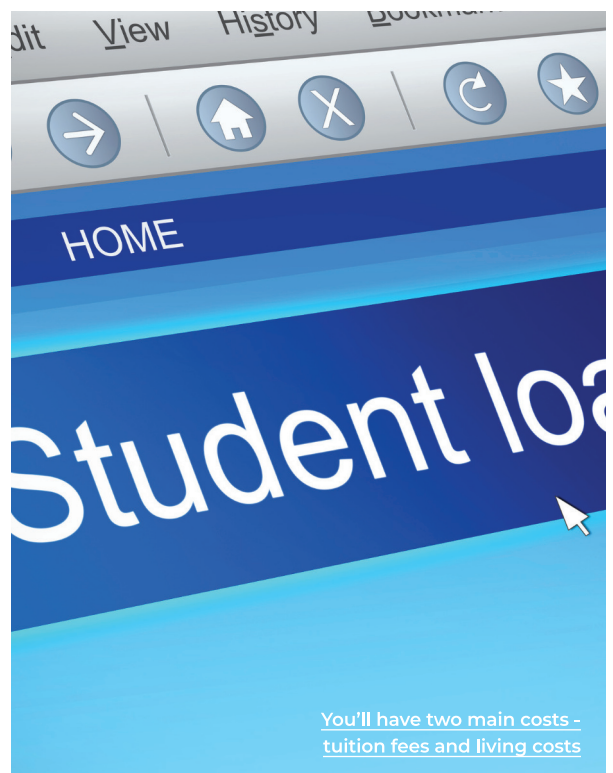
Once your application has been assessed you will receive an entitlement letter detailing how much funding you can expect to receive during academic year 2025/26.

Your Tuition Fee Loan will be paid in three instalments throughout the academic year, directly to your university or college once your attendance on your course has been confirmed.

Your Maintenance Loan will also be paid in three instalments throughout the academic year. The funding is paid directly into your bank account on the payment dates provided in your online account. This is done once your registration on your course has been confirmed by your university or college.

You can keep track of your application, by logging on to your online account at www.gov.uk/studentfinance for students in England and students in Wales at www.studentfinancewales.co.uk.

If your contact details or bank account details change, please let Student Finance England or Student Finance Wales know right away. The fastest way to do this is through your online account. It's important that your bank details are entered correctly as this is the account that your student finance will be paid into. If you need to update your bank details, make sure to do this at least five working days before your payment is due, otherwise you may not receive your payment to your new bank account.



WHEN DO I HAVE TO PAY MY LOANS BACK?

You start to pay back Tuition Fee Loans and Maintenance Loans from the April after you have finished or left your course, but only if you are earning over the relevant threshold.

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. The amount of interest you are charged and the write off period varies depending on which repayment plan type you are on.

How much you repay each month also depends on which repayment plan type you are on. Each plan has a threshold for your weekly or monthly income. Those with undergraduate loans currently repay 9% of what they earn over the threshold each month.

Your repayments will be taken out of your salary at the same time as tax and National Insurance if you're an employee. Your payslips will show how much has been deducted.

If you are self employed HM Revenue and Customs (HMRC) will work out how much you pay from your tax return. You pay at the same time as you pay your tax.

You can get up to date information on your student loan balance via SLC's Online Repayment Service. When you are in the final stages of loan repayment you will be invited to move to pay by direct debit. This moves you out of the PAYE scheme and means that your repayments will stop immediately when your loan is repaid.

Visit www.gov.uk/repaying-your-student-loan for more information.

HOW DO I STAY SAFE ONLINE?

Fraudsters can target students with bogus emails and SMS around the three main payment dates in September, January and April each year. We have a range of prevention methods that we use to identify and stop scammers, and we are constantly evolving our approach and techniques to prevent fraud. Working together with students is an important part of our approach as you need to know what to look for in suspicious communication and where to go for help.

You can find out how to identify a phishing scam at www.gov.uk/guidance/phishing-scams-how-you-can-avoid-them.



Find out everything you need to know about student finance

WHERE CAN I FIND OUT MORE ABOUT STUDENT FINANCE

Check out our SFE campaign page for information on what student finance is available in 2025 to 2026. You may also be interested in the following useful links:

- Student Finance England - www.gov.uk/student-finance
- UCAS - www.ucas.com/sfe
- The Student Room - www.thestudentroom.co.uk/student-finance/
- Student Toolkit - studentfinance.campaign.gov.uk/student-toolkit/
- Student Timeline - studentfinance.campaign.gov.uk/student-timeline/
- Student Finance Wales - <https://www.studentfinancewales.co.uk/discover-student-finance>

You can visit our dedicated YouTube channels Student Finance England www.youtube.com/user/SFEFILM and SFW www.youtube.com/SFWFILM which have a series of films which help to explain student finance further and provide information about the interest charged on 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 or Instagram at studentfinance_england and Student Finance Wales at facebook.com/SFWales and x.com/SF_Wales. ■



Step into spring savings with Vinted

Picture this: sunny spring days at the park, in your local pub garden, and barbecuing with friends, all without worrying about how you're going to afford it. With Vinted, **it's easy to make extra money** for your warmer weather plans from the stuff you've already got tucked away in your room.

Simply list the things you don't need so other members can buy them from you. They get the thrill of unboxing a great find, you get more space and extra money in your pocket. It's do-good, feel-good, for everyone. And, with no selling fees, it's a no-brainer.

Read on to learn our tips and tricks for **turning your things from pre-loved to re-loved**.

CREATE SPACE WITHOUT WASTE

Dig through your room and pick out the items you no longer need. We're talking those trousers that don't fit quite right, that patterned shirt that doesn't go with the rest of your wardrobe, and any of the impulse buys you've only worn once. Instead of throwing them away, **give them a second life and make some extra cash** by selling them on Vinted.

And it's not just clothes you can find new homes for – there's a whole range of second-hand categories on our app. With our new [Electronics category](#), selling your old phone, tablet, video games and consoles, camera, smartwatch, and other pre-owned tech has never been easier. You'll be amazed at how quickly you can declutter your space when you let go of the things that no longer bring you joy.



READY, SET, RE-SELL

Once you've decided what you don't need, it's time to start listing. Here's how to speed up your sales:

Create quality listings

- **Snap some clear images.** Good photos are your sales pitch, so make sure you use a plain background and natural lighting.
- **Give a detailed description.** If it's clothing, remember to include the size, brand, and material when you upload. Adding this information makes your listing easier to find – and more appealing to buyers.

Perfect your profile

- **Verify your account.** Go to your settings and confirm your details. It'll help build credibility and trust, which can boost your chances of selling.
- **Introduce yourself.** Fill in the About section of your profile and give a brief description of your style. It'll be visible to the whole community.
- **Upload regularly.** This will encourage members to start following you and they'll be notified when you add something new or reduce the price of an item.

Get your items noticed

- **Enable bundles.** Tempt buyers by offering a discount when they buy more than 1 item. Just go to your settings and choose how much of a discount you'd be willing to offer.
- **Reach out to potential buyers.** When someone favourites your item, send them an offer to let them know you're open to negotiating. It could be the extra nudge they need to hit that Buy now button.

Have an old phone, tablet, or console to sell? With the new [Electronics Verification service](#), buyers can pay a small fee to get your item's functionality, condition, and authenticity checked by specialists. **It's free for you and makes pre-owned electronics more attractive to buyers.**

Here's how it works:

- **List accurately.** Choose the right brand, model, or platform, and be upfront about the device's condition. Accurate descriptions lead to faster sales.
- **Prepare with care.** Before shipping, delete personal data, log out of any accounts, and reset the device to its factory settings. Make sure your device is turned off and has the batteries installed. Include all the accessories and use the original box if possible. If not, wrap it in (preferably pre-used) bubble wrap and place it tightly in a sturdy box. Seal it with packing tape and mark it as 'FRAGILE'.
- **Easy shipping.** If a buyer purchases verification for your item, you'll ship it to the hub using our pre-paid label, and we'll handle the rest.



GOODBYE CLUTTER, HELLO CASH-FLOW

After you've shipped your item, you'll get regular updates about its progress until the buyer receives it and confirms everything's OK. Then, you'll be able to see your earnings in your Balance. **There are no selling fees, so everything you earn is yours to keep.** You can withdraw your money to your bank account or use it to buy other second-hand items.

Selling on Vinted doesn't just clear your space, reduce waste, and fill your wallet; it builds your reputation on the platform. **Positive reviews from happy buyers can lead to more sales**, turning you into a trusted seller in the community.

Once you've sold the things you don't need, why not do another room or drawer clearout? Keep listing to keep earning.

THE WORLD OF NEW AGAIN

With Vinted, you're not just making money from your clutter; you're part of a **community of members** coming together to keep quality items in circulation.

From the beginning, it's been our mission to make second-hand first choice. On average, shopping for second-hand fashion on Vinted has a lower climate impact than buying new.* By selling your stuff, you're giving other members the chance to opt for second-hand, and helping us change the world for the better.

So, what are you waiting for? [List now](#) to turn your items from no-longer-needed to new again, and make some extra cash in the process.

Vinted

*On average, shopping for second-hand fashion on Vinted instead of buying new demonstrated an emissions saving of 1.25 kg CO₂e. Read our [Impact Report](#).

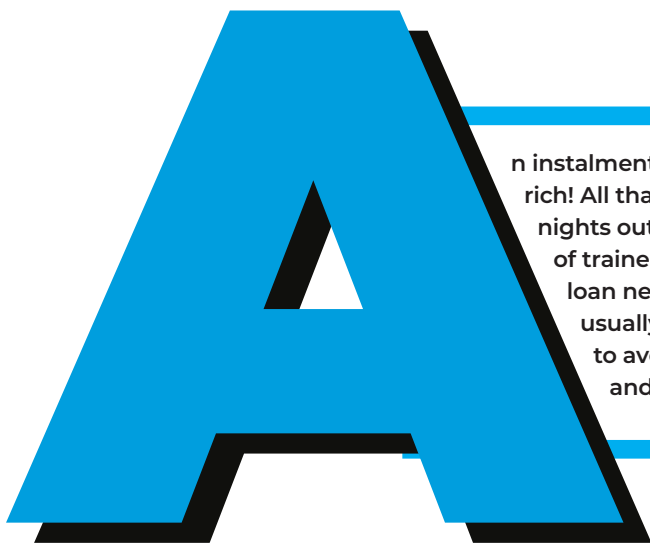
MAKING A BUDGET

Work out your income
and outgoings



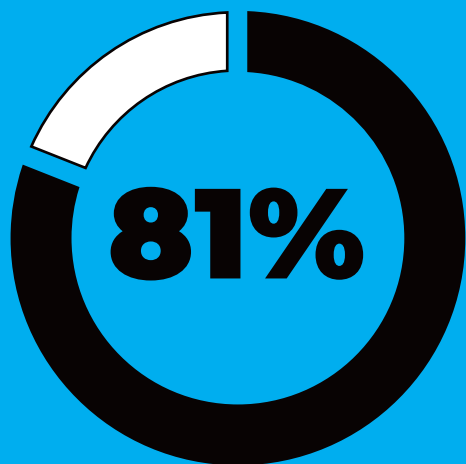
Money's too tight to MENTION

Need to budget at uni but don't know where to start?
Claire Muffett-Reece reveals the top tips and tricks you
need to keep you out of that overdraft

A large, stylized blue letter 'A' with a black outline, positioned on the left side of the page. It is partially overlapping a blue rectangular box that contains text.

n instalment of your Maintenance Loan's just come in. Wahoo; you're rich! All that lovely money's just sitting there waiting to be spent on nights out with mates, a cheeky weekend away – oh, and those pair of trainers you've been eyeing up for weeks. Or is it? With that loan needing to last you until the next payment comes around – usually the start of a new term – it's vital you budget accordingly, to avoid struggling financially and turning to additional loans and hitting your credit card as a result. »

“It really is simple to budget so long as you remember to factor in everything you need to fork out for, as well as saving a little behind each month where possible to account for any spending emergencies, should they arise”



**EIGHTY ONE PER
CENT OF STUDENTS
TAKE STEPS TO BUDGET,
BUT ONLY 19% ARE
CONFIDENT ABOUT
MANAGING THEIR MONEY**

**(NatWest Student
Living Index 2024)**

£1,104



**ON AVERAGE UNIVERSITY
STUDENT LIVING COSTS ARE
AROUND £1,104 A MONTH**

(Save the Student)

WHY BUDGET?

Seeing as you're at uni we hope we don't need to tell you what a budget is, but simply put it's a plan to make sure you spend your money in all the right places, as well as a timeframe for how long that money should last. The last thing you need is to find you're rapidly running out of cash, especially when an essential spend is on the horizon, such as rent, utilities and, of course, being able to feed yourself. It's also never going to be plain sailing, as more often than not something will crop up that you hadn't factored in financially, from losing your phone on a night out or your friends booking a summer break with you then desperate to join them. But don't panic – it really is simple to budget so long as you remember to factor in everything you need to fork out for, as well as saving a little behind each month where possible to account for any spending emergencies, should they arise.



“There’s also a lot of non-essential items that need to come after essential spends when it comes to managing your budget”

Budgeting will help
you manage the
cost of student life



ADDING UP

The first step when it comes to managing your budget at university is to look at exactly how much money you have coming in, as well as when it will actually hit your account, be it weekly, monthly or even in instalments as we mentioned above. If you've taken advantage of a Student Loan (and if you haven't lucky you!) then your tuition fees don't need to be factored into your budget, as the money for this goes direct to your university, meaning it won't hit your bank account at all. Next comes your Maintenance Loan, which should be used to cover your cost of living while studying at uni – and by this we mean general living costs. Working part-time while at uni? Add that into your budget as well, and remember to factor in any allowances you're entitled to, from disabled students' or parents' learning allowances, to grants or bursaries you also receive. Speaking of entitlements, you might also rely on your parents or other family members for financial support, which again need to be added to that budget.

CAN'T DO WITHOUT

Now you've worked out how much money you've got to play with (and by that we mean spend wisely) now's the time to think about what outgoings you have, all of which need to be taken into consideration. For a start, look at your bank statements to factor in your essential spends, as well as when exactly they need to be paid or are automatically withdrawn from your bank account. What do these include? Your rent if living away from home, as well as coursework books and tuition fees if you haven't a Student Loan or financial support from friends or family. Food's next as well as utility bills, from water, gas and electric to the internet, your TV licence, mobile phone contract and council tax, if you're not exempt from paying it. Transport, too, is often deemed essential (unless you can walk to and from where you need to go), as well as any debts to repay like credit cards or other loans. Finally, don't forget about contents insurance: you may think this isn't essential, but if you accidentally damage your laptop or phone then forking out for a new one versus being able to make a claim is something you'll regret, big time. »

MAKING A BUDGET

CAN DO WITHOUT

OK, so this is a tricky one you'll struggle to come to terms with, but there's also a lot of non-essential items that need to come after essential spends when it comes to managing your budget. We're not saying you need to lock yourself away and not enjoy yourself while studying: just make sure the above are a priority. What's non-essential? Nights out socialising for a start, such as drinks down the pub, cinema trips and hobbies like hitting the gym, sports or even learning to play an instrument. Clothes, here should also be accounted for. Of course, it's essential to wear them, but by this we mean buying clothes you want, rather than those you actually need. And then there's all those little extras you may forget to factor in, from TV and music subscriptions to next day delivery fees from online shopping sites. They may seem like something you can't do without, but in reality, you'll find they're not as vital as they seem.



Track everything
you buy, including
non-essential spends



Budget wisely
to avoid running
out of cash

GETTING ORGANISED

You've factored in all that's coming in and going out, essential-wise – what's next? Set your weekly budget in place and be absolutely sure to stick to it, working out your total income for a term at uni, deducting your vital expenses and then dividing the amount you're left with by the number of weeks in a term. Ta-da! You've now got your weekly budget; a much better way to figure out your finances as opposed

“Set your weekly budget in place and be absolutely sure to stick to it, working out your total income for a term at uni, deducting your vital expenses and then dividing the amount you’re left with by the number of weeks in a term”



5 BUDGETING APPS

1 SNOOP (Android, iOS, free)

This app lets you view all your bank accounts in one place, as well as offering daily balance updates. It also sends weekly reports and even reminds you when your bills are due and subscriptions need renewing.

2 HYPERJAR (Android, iOS, free)

This app gives you separate 'jars' to manage your money efficiently, but also offers a prepaid debit card to spend directly from those jars. You also get up to 20% instant cashback on gift cards with your favourite shops.

3 MONEY LOVER (Android, iOS, free)

With 100% secured data and over one million users, this app takes seconds to record daily transactions and puts them into visualised categories, as well as giving you one report for a clear view on your spending patterns.

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

This app gives you the chance to source and buy discounted food from grocery shops, restaurants or bakeries, tackling food waste and allowing you to rescue unsold products from local businesses at a bargain price.

5 VOUCHER CODES (Android, iOS, free)

This app has a huge array of discount deals at your fingertips, as well as 2 for 1 or 50% off vouchers at your favourite restaurants. You also get rewarded when you shop, letting you claim your gift card straight from the app. ■

STUDENTS NEED AROUND

£18,632

A YEAR OUTSIDE LONDON AND

£21,774

A YEAR IN LONDON TO
REACH A MINIMUM INCOME
STANDARD

(HEPI)



to monthly, as it's all-too easy to overspend at the start of the month and then be skint before it ends. Make sure you put all of that money to one side, with a separate bank account for your rent, utilities, insurances and a weekly spend for food a great way to keep things in order – and make sure you don't dip into what you shouldn't. You can then account for those non-essential items, again sticking to your amount each week to ensure you can still socialise and have fun throughout the whole of the month. If possible, put a little aside, too – again an additional account is great for this – for anything that may spring up, or even if you want to save for a holiday (or those trainers you've been eyeing up for weeks). It might be hard at first but you'll soon see the benefits, as what could be better than feeling smug at not having dipped into your overdraft or not reaching for your credit card? Go on – you know you can do it.

COST CUTTER

Need to cut back on the money you spend?
It's not as hard as you think,
says **Claire Muffett-Reece**

G

ot a ton of cash to splash? Nope, didn't think so. Juggling your finances while studying at uni's hard, especially when you've outgoings rapidly gnawing away at your bank balance. However, with just a little bit of planning – and a little bit of research – you can save on your spends while still enjoying the things you love. Not sure how? We've got you covered. »

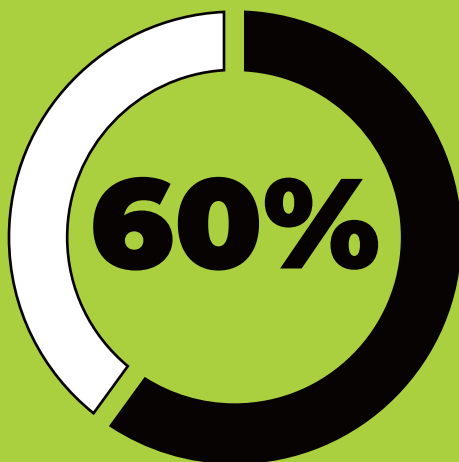
As a student you can benefit from discounts and offers

“First up when it comes to saving money is to sign up to a TOTUM membership”



**SIXTY FOUR
PER CENT OF STUDENTS
SAY THEIR MAINTENANCE
LOAN DOESN'T COVER
LIVING COSTS**

(Confused.com)



**SIXTY PER CENT
OF STUDENTS SAY
THEIR MENTAL HEALTH
SUFFERS DUE TO
FINANCIAL STRUGGLES**

(Save the Student)



Start saving with
student discounts

MEMBERS' CLUB

First up when it comes to saving money is to sign up to a TOTUM membership. Previously known as the NUS or NUS Extra card, it enables you to save on shopping, eat and drink out for less, enjoy discounted travel and more. Eligible for students 16+, recent graduates, those undertaking an apprenticeship, part-time learners studying for a professional or accredited qualification and more, there's two memberships available. First is the free TOTUM, with access to a limited amount of discounts across tech, mobile, travel, fashion, beauty, food and drink. Or pay £14.99 a year for TOTUM+, giving you unlimited access including exclusive offers and discounts, 25% off coffee and dining out, government-approved ID and money off supermarket shopping. With savings of over £550 a year you'd be a fool not to!

ENTITLED TO

You might not be aware that as a student you also don't have to pay for certain things that those in full-time employment do. Let's eradicate having to fork out for council tax for a start, so long as you live with other full-time students. Living with a non-student, however, means you will have to pay – but the good news is this often comes at a reduced rate. Prescriptions, too, are free for students in England age 16-18, then once you reach 19 you could take advantage of the NHS Low Income Scheme. Applicable to those whose savings, investments or property do not exceed £16,000, it could help pay for NHS prescription and dental treatment charges, plus the cost of sight tests, glasses and contact lenses.

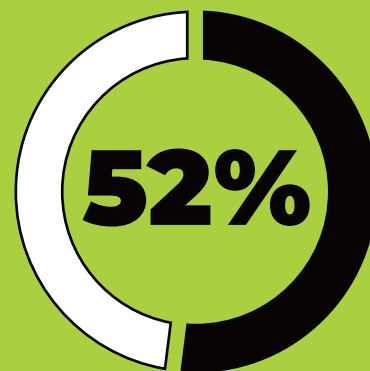
“There are also plenty of ways to save money when it comes to what you eat and drink. Meal planning is definitely the most cost effective, working out what you want to eat over a week and only shopping for the ingredients you need”



Save money on
travel by cycling

TRAVEL LIGHT

Journeying by car? Time to ditch it along with all its tax, insurance, repairs, fuel and other costs for something cheaper. Walking is the best option, or alternatively lift- or car-share with other students who live nearby. A bicycle is another affordable mode of travel, with recycling schemes that offer donated or refurbished and much cheaper bikes. Using public transport? London students can enjoy 30% on travelcards and bus/tram pass tickets with a Student Oystercard, eligible for those 18+ who live in a London borough during termtime and are enrolled at a registered school, college or uni. Then there's the Young Person's Coachcard: costing £15 a year/£35 for three years, full-time students get a third off standard and fully flexible fares, £15 day returns anywhere in the UK and 15% off travel to events and festivals. And don't forget about the 16-25 Railcard, available for ages 16-25 and mature students. For just £30 a year or £70 for three years, you get a third off rail travel, with an average annual saving of up to £192. »



MORE THAN HALF OF STUDENTS (52%) FIND THEMSELVES RUNNING OUT OF MONEY BY THE END OF TERM

(NatWest Group)

The eToro logo, featuring the word 'eToro' in a white, stylized font with a small 'e' and a 'T' that has a unique shape, set against a dark background.

eToro

5

GOLDEN RULES OF INVESTING

Here are five must-know tips for anyone new to investing, from setting up a financial game plan to getting the lowdown on diversifying your portfolio. These will help you invest smarter and with more confidence.

Make a plan

First, get a grip on your finances. Set up a simple spreadsheet to track your income and expenses. Save some cash each month for an emergency fund (and no, not for those fresh Nikes, we're talking real emergencies!). Got that credit card debt under control? Now you can start thinking about your investment plan. It's not as scary as it sounds. This plan is your roadmap, setting out your goals. Are you saving up for something soon, like a holiday, or something big down the road, like a house deposit? Think about how much risk you're happy with, and your timeline. A solid plan helps you avoid emotional decisions and costly mistakes.

1



Figure out your learning style

Getting into investing can feel like a lot, but it doesn't have to be overwhelming. Figure out how you learn best. Are you into podcasts? Maybe live seminars or online courses are more your thing? Or do you prefer diving into a good book? Start with what works for you. The **eToro Academy** has it all—podcasts, guides, courses, and videos. So, find what works best for you and get started!

2

Harness the power of compounding

Think of compounding as the ultimate money glow-up. It's when your money starts making money on itself. When you invest, over time, you can potentially earn returns on that investment. Instead of those returns just sitting there, they get reinvested and start earning their own returns. It's like a snowball effect, but with your cash. Starting early, even with £10 per week, could lead to significant returns in the long run.

3

Don't put all your eggs in one basket

Diversification is your safety net against the ups and downs of the market. If one investment tanks, others can potentially help cushion the blow. Spread your money across different asset classes (think stocks and crypto), sectors (like tech, healthcare, energy) or regions (UK, US, Europe). Feeling overwhelmed? Check out ready-made investment options like ETFs. They do the heavy lifting for you and come with built-in diversification so you can just pick the ones that match your risk level.

4

Invest loudly

You'll be surprised how many people want to start investing but just don't have the confidence to take the first step. Starting your investing journey with someone else means you'll have a mate to chat with about your decisions and keep each other in check when emotions run high and you risk going off-plan. See if your university has an investing club to find like-minded people or just start the convo with someone—you'll probably find they're thinking the same as you.

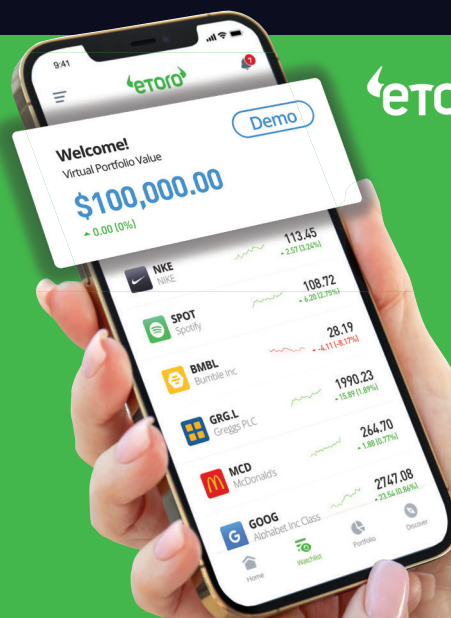
5

GET HANDS-ON EXPERIENCE

Want to get some real-world investing practice without risking your cash? Check out the eToro demo account. It's a risk-free way to test out your plans and see how you'd do in the market. Just download the eToro app and start honing your skills today.



eToro is a multi-asset investment platform. The value of your investments may go up or down. Your capital is at risk.



For illustration purposes only.

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Travel Like a Pro:

Hacks Every Student Needs for Hassle-Free Travel



So, you're off on your next adventure – maybe a semester abroad in Barcelona or a backpacking trip across Southeast Asia.

Exciting, right?

Between booking flights, packing, and figuring out how not to blow your budget in the first two days, travel can get overwhelming.

The good news is that smart travel hacks can make your trip way smoother – and cheaper. From avoiding roaming fees to skipping Google Translate fails, here's how to travel like a pro.

1. Avoid Money Headaches with Smart FinTech

Nothing ruins a trip faster than money troubles – whether it's getting hit with high transaction fees or struggling to split bills with friends. Here's what we had in mind:

- **Go Cash-Free with Tap & Go** – Contactless payments are accepted in most places, so you don't need to carry cash. Just make sure your bank allows international transactions.
- **Lock in Exchange Rates with a Forex Card** – Preload a travel card with foreign currency at a fixed rate so you're not at the mercy of exchange rate fluctuations. Some even let you hold multiple currencies.
- **Use FinTech Apps Like Revolut or Wise** – These apps give you multi-currency accounts, real-time exchange rates, and low-fee international transfers. Plus, some also offer budgeting tools and travel insurance!

2. Skip Awkward Translation Moments

Ever tried ordering food and ended up with something completely different? Language barriers can make simple things tricky.

But thanks to AI, translation tools are better than ever.

Apps like **Lokalise AI & Taia**, for example, don't just translate word-for-word; they understand context and slang, making conversations that much easier.

Or, if you just need to write a quick message in another language, AI-powered tools can make you sound like a local. **ChatGPT** is a great solution for this.

Finally, it's worth noting that apps like **Google Lens** let you scan menus, signs, or even bus schedules and instantly translate them.



3. Pack Lighter & Smarter with Smart Luggage

Dragging a heavy suitcase through cobblestone streets or a crowded train station is a hassle, but sometimes, you can't avoid bringing extra stuff. The trick here is to make what you carry more compact and useful. Here's how:

Compression packing cubes shrink bulky clothes, so you fit more into less space – perfect if you're traveling with a carry-on (which also saves you checked baggage fees).

Multi-functional backpacks come with hidden compartments, anti-theft zippers, or built-in chargers. Some new suitcases even have GPS to track lost luggage.

Keep in mind that **packing light = saving more**. Budget airlines charge extra for oversized luggage, and taxis can cost more when you're lugging around heavy bags.

4. Stay Connected Without Crazy Roaming Fees

You land in a new country, turn on your phone, and – nothing. No signal, no maps, no way to let anyone know you made it.

Usually, your options would be to either pay your carrier's overpriced international plan, spend your first hour hunting for a SIM card kiosk, or pray for public Wi-Fi (spoiler: it's usually terrible).

But there's a simpler way: **eSIMs**.

Instead of swapping out your SIM card, an eSIM lets you activate a mobile data plan digitally. You download it before you go, and the second you land, you're connected.

Why Nomad eSIM Makes Travel Easier:

It works in 200+ destinations, so you don't have to buy new SIMs for every country you visit,

You can save up to 50% on roaming costs because eSIMs give you local rates without the markup,

You get access to 4G/5G speeds, and you don't have to worry about slow public Wi-Fi – stream, navigate, and stay online without the lag,

You can share your hotspot so everyone stays connected,

You get to keep your home number, so there's no need to tell everyone you have a temporary one,

The setup is instant – just **download** the app, pick a plan, and you're good to go in minutes!

If you're new to Nomad, you can get

15% off

on all data plans using promo code:

NOMSTUDENT



or you can try it out with

500MB Free

enough to test the waters before committing to a plan!



SWITCH & SAVE

Feeling overwhelmed at how your bills seem to be rising each month when it comes to the suppliers you use? We feel your pain. Now's the time to do something about it, especially if you're no longer in contract. Gas and electricity companies are desperate to get your business, so look online to see if you can switch to a cheaper provider – even if in rented accommodation. On a water meter? Take regular readings to avoid over or under paying – and be sure not to waste any, taking showers over baths and turning off the tap when brushing teeth or shaving. And don't forget about your mobile provider, especially if your phone's still working perfectly and you're no longer signed up to a fixed deal. Go for a SIM-only choice instead, saving the amount you usually spend each month for when you're really in need of an updated model.

Find out if you could save money on your bills



“Charity shops are another great place to source all manner of item, from clothes to cooking utensils and more”

FOOD GLORIOUS FOOD

There are also plenty of ways to save money when it comes to what you eat and drink. Meal planning is definitely the most cost effective, working out what you want to eat over a week and only shopping for the ingredients you need. Alternatively, check out a supermarket's reduced aisle – preferably just before closing to get the best deals – then freeze and work out what you can cook with it over the next few days. Think about the brands you're used to, too, choosing a supermarket's own over premium priced options, and buy frozen over fresh to save further still. Sharing with other students? Split the costs of food staples and even cook in bulk as a team to save on those bills, and try not to get sucked into eating out too much. Sure, that meal deal seems like a good price, and that takeaway pizza can be eaten in minutes, but in the end you're only wasting money that can be put towards much better use.

YOU BEAUTY!

Another way to be spending savvy is to think outside the box when it comes to grooming and wellbeing. Again, branded toiletries, make-up and skincare are always going to be more expensive, so again do some research to see which lower-priced options get the best reviews, being aware of beauty bloggers with thousands of followers who may well be paid to offer their 'advice'. Need a haircut or colour? Ask for a trainee to do the work – who'll be watched closely by a pro in the salon – or look around for a beauty college who offer hugely discounted prices to get your hair back to its best. Want to hit the gym without extortionate fees? You'll most likely find your uni or college will have a much more affordable membership. Or why not dump that membership altogether and exercise for free – running, cycling and power walking are excellent ways to keep fit – and are cheaper to boot!

5 BUDGETING APPS

1 TOTUM UK (Android, iOS, free)

With this app you can save over a whopping £550 a year on your everyday shopping needs. Reduce your supermarket bills with cashback, get money off travel costs and access to thousands of discounts in over 90 countries.

2 UNIDAYS (Android, iOS, free)

Over 20 million students use this app worldwide. Why? Uni students and graduates take advantage of free shipping, promo codes, coupons, freebies, giveaways and more on tons of your favourite brands.

3 RAILCARD (Android, iOS, free)

Purchased a 16-25 Railcard? Be sure to download the app so you have tickets on your mobile ready for your next journey. It also automatically applies Railcard discounts to fares, which can be up to a third off the price.

4 SPLITTABLE (Android, iOS, free)

Helping you track, split and pay the people you live with for any shared expense, this app also lets you send and receive money to those you share a home with, arriving to your bank account within one working day.

5 MONZO (Android, iOS, free)

Monzo is a prepaid card that you can top up with whatever income you have and use it like a debit card. Sending you notifications whenever you spend money, it can also let you know what you're spending the most on. ■

SECOND BEST

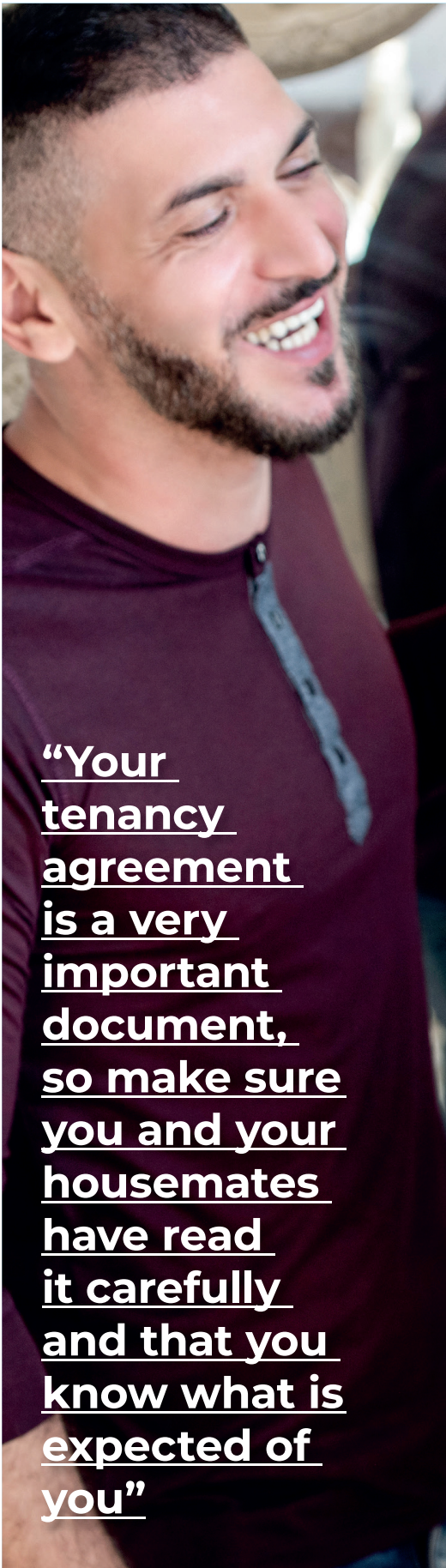
Last, but by no means least, is the range of items you can buy second hand to further save money. Need a course book but did a double take at the price? Your university's social sites may have a dedicated section for second hand options, or look online on social media in your location, as you'll most likely find a student has one up for sale who's a year further along your course than you. Charity shops are another great place to source all manner of item, from clothes to cooking utensils and more. Speaking of clothes, those fond of a designer item should take a trip to a city centre, as you're much more likely to find high end fashion in a charity shop there than you would in a village. Then there's the sales to take advantage of, from end of season to Black Friday later on in the year. Or why not have your mates over to clothes swap items among each other? You could even make a night of it with non-branded wine and snacks, asking everyone to bring along a dish to share that doesn't involve a takeaway!



Charity shops are a good place to find bargains

All you need to know about **TENANCY DEPOSITS**

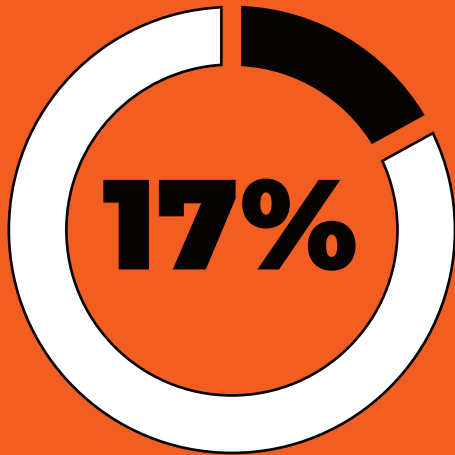
You'll need to pay a tenancy deposit when you rent private accommodation, but it's possible to get it back in full when you leave as **Michelle Higgs** explains



“Your tenancy agreement is a very important document, so make sure you and your housemates have read it carefully and that you know what is expected of you”



It can be tricky to find the right student accommodation in a private rental that matches your budget and is in your preferred area, especially when so many other people are searching at the same time. When you do find that elusive rental from a private landlord and before you sign a contract, you'll need to secure the accommodation by stumping up a holding deposit of around five weeks' rent. Once the agreement is signed and you become a tenant, the holding deposit becomes the tenancy deposit. »



**17% OF
STUDENTS HAVE
STRUGGLED TO GET THEIR
RENTAL DEPOSIT BACK**

**(National Student
Accommodation
Survey 2024, Save
the Student)**



**THE AVERAGE RENTAL
DEPOSIT FOR STUDENTS
IS £263**

**(National Student
Accommodation Survey
2024, Save the Student)**

WHAT ARE TENANCY DEPOSITS?

A tenancy deposit is paid by all tenants (not just students) who rent private accommodation under an assured shorthold tenancy. The deposit is designed to cover any damage to the property or its contents during the tenancy, and any rental arrears.

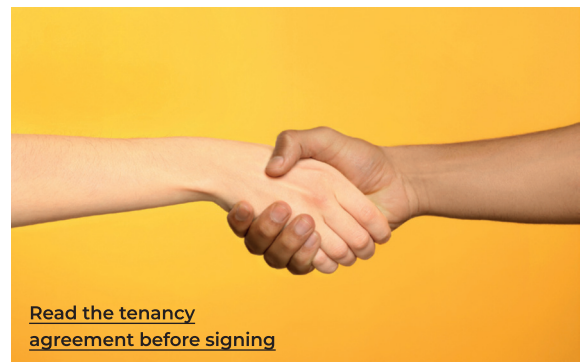
Under the terms of the contract that you and the landlord will sign, the landlord has to place your tenancy deposit in a government-approved tenancy deposit protection (TDP) scheme within 30 days of you paying the deposit. The landlord must do this even if it is paid by someone else, for example, your parents. The names of the schemes differ depending on where you're renting in the UK, but they all offer the same degree of protection to tenants and landlords.

In England and Wales, tenancy deposits can be registered with MyDeposits, Tenancy Deposit Scheme or Deposit Protection Service. In Northern Ireland, the two approved schemes are Tenancy Deposit Scheme Northern Ireland and My Deposits Northern Ireland. In Scotland, landlords can register tenancy deposits with one of three different schemes: Safe Deposits Scotland, Letting Protection Service Scotland or MyDeposits Scotland.

KNOW YOUR RIGHTS

Your tenancy agreement is a very important document, so make sure you and your housemates have read it carefully and that you know what is expected of you. The landlord must inform you which TDP scheme your deposit has been placed in, and also what the money covers. If this information is not provided, you should chase it up.

Legally, the landlord can make deductions to your deposit to cover any unpaid rent; any damage to the property that is not caused by wear and tear; the cost of cleaning and/or gardening if the property is not in a similar condition to when it was let; and the cost of replacing any missing items from the inventory.





HOW TO GET YOUR FULL TENANCY DEPOSIT BACK

1

CHECK THE INVENTORY

If you're moving into a furnished or partly furnished place, the landlord should provide you with an itemised inventory. This should include every item of furniture, appliances, carpets and curtains – everything from the toaster and kettle through to the bathroom bin. It should also state the condition of the walls, ceiling, floors, windows and doors. When you move in, check the inventory carefully; if anything is missing or already damaged, flag it up straight away. If there are no issues at this stage, agree the inventory with the landlord.

“If you’re moving into a furnished or partly furnished place, the landlord should provide you with an itemised inventory”

2

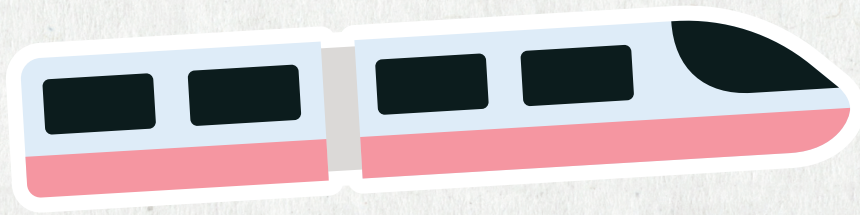
COLLECT PHOTOGRAPHIC EVIDENCE

Taking photographs of the accommodation is your first line of defence if you end up in a dispute about deductions to your deposit. It's very difficult to argue with a date-stamped image, so take photographs of every room from all angles, including the items that appear on the inventory, as well as any garden area. Also, take photos of the electricity and gas meters so that you know what the readings were when you moved in. Back up these images to an external hard drive, memory stick or the cloud in case your phone is lost or stolen.

3

CHOOSE YOUR HOUSEMATES WISELY

If you're sharing a private rental, you should ideally know your housemates well. If you have to choose someone to make up the numbers, try to make sure they are considerate and trustworthy. That's because if you've signed a joint assured shorthold tenancy agreement for the whole property, you will all be equally liable if one of you gets into arrears with the rent or causes damage to their room. However, if you've signed separate assured shorthold tenancy agreements on a room-by-room basis, you're only liable for your own room and the shared spaces.



TRAVEL

Because who doesn't love saving?

Bzzt!
Bzzt!

Ticket Alert!

"Wake up babe, your train ticket just dropped!" - us, to you. We'll keep an eye out and let you know when cheap Advance tickets for your journey are released. Like an alarm, but nicer.



Let's talk Railcards

Whether you're homesick, having a museum date, or just need a break from your roommate (no hard feelings!), a Railcard gives you 1/3 off travel across the UK. Not bad, eh?





 trainline

20% OFF

a 3-year 16-25 Railcard*

with code:

UNISAVER



HACKS



Price, Price, Baby

Flexible with travel dates?
Our Price Calendar gives
you the lowdown on which
dates have the cheapest
fares, so you can splurge on
the fancier things in life instead.



SplitSave Sorcery

This magical feature can save
you an average of £13 per trip. All
you need to do is a sacred train
dance, chant Ticketo Spliticus...
just kidding. Buy your ticket
as normal and we'll work our
ticket-splitting magic.



*T&Cs apply. www.thetrainline.com/trains/great-britain/all-the-ways-to-save

4

CHECK THE TENANCY AGREEMENT

It's important that you understand your responsibilities as a tenant so that you know, for example, whether or not

you can fix things to the walls with Blu-Tack or whether you should use hanging kits instead. The tenancy agreement should also state what you should do if you accidentally break something. It's always best to let the landlord know straight away and replace the broken item under the terms of the agreement.



5

REPORT ANY ISSUES PROMPTLY

During the tenancy, you should make sure that you inform the landlord in writing about any issues as soon as possible. This could include problems with the plumbing, opening or closing windows or doors, or any of the

appliances. This will allow the landlord time to rectify the issue, but keep a record of emails, texts and conversations in case the problem drags on without being sorted.



6

CLEAN THE PROPERTY THOROUGHLY

Towards the end of the tenancy agreement, it's vital that you and your housemates

plan ahead and make time to clean the place properly. This does not mean a quick clean; it must be thorough so that the place is in the same condition as it was when you moved in. That means cleaning all the surfaces, dusting every nook and cranny, washing any hard floors, hoovering carpets and skirting boards, and cleaning inside appliances – especially the cooker! Remember, the landlord can make deductions for any waste that has to be removed, so you should remove all the rubbish, including leftover food in the fridge and freezer.

“Towards the end of the tenancy agreement, it’s vital that you and your housemates plan ahead and make time to clean the place properly”

7

DO A FINAL CHECK

Go back to the original photographs you took when you moved in, and check that the rooms look exactly the same. You should also make sure that everything listed in the inventory is still

there. Don't forget the garden area if there is one – that should look identical too and it can take time to sort it out if it's become overgrown. It's worth asking the landlord to come round a few weeks before you move out to gauge whether there are any issues to be addressed.

**5 STUDENT ACCOMMODATION APPS**

|||||

1 ETSY (Android, iOS, free)

Use this app to find one-of-a-kind accessories to put the finishing touches to your room in halls or a private rental.

2 FREECYCLE (Android, iOS, free)

This app is perfect for finding free furniture for an unfurnished or part-furnished rental – and saving items from going to landfill!

3 IKEA (Android, iOS, free)

Make the most of the space in your room at uni with great furnishings and storage solutions from this app.

4 RIGHTMOVE (Android, iOS, free)

With this app, you can get alerts about student properties in your chosen area and be one of the first to view.

5 WAYFAIR (Android, iOS, free)

Shop on the go for furnishings with this app; you can also create a wish list or simply get ideas and inspiration for your room. ■

£550



**THE AVERAGE COST OF
STUDENT ACCOMMODATION
IS £550 PER MONTH**

**(National Student
Accommodation Survey
2024, Save the Student)**

8

**CHALLENGE
UNFAIR
DEDUCTIONS**

After you move out, the landlord should send you a letter or email stating if any deductions to the deposit are proposed, and why.

Remember that your deposit is legally protected in one of the TDP schemes, so the landlord cannot make a deduction without discussing the issue with you first.

If you disagree with the proposed deduction(s), both you and the landlord have to provide information to the TDP scheme. This is where your photographic evidence is key. In these kinds of cases, it is the TDP scheme that makes the final decision about whether deductions can be made, and how much, not the landlord. If there is no dispute, the landlord must return your deposit within 10 days of the end of the tenancy.

PIONEERING FORMULAS, EVERYDAY GREAT PRICE.



Made in Britain • Kitbag Ready • Vegan • Animal cruelty free

**ROCK
FACE**
PIONEERING FORMULATIONS

UNIFIED

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

Looking for ways to reduce your grocery bill? Our **Food article** provides easy ways to spend less – but without sacrificing on quality and taste.

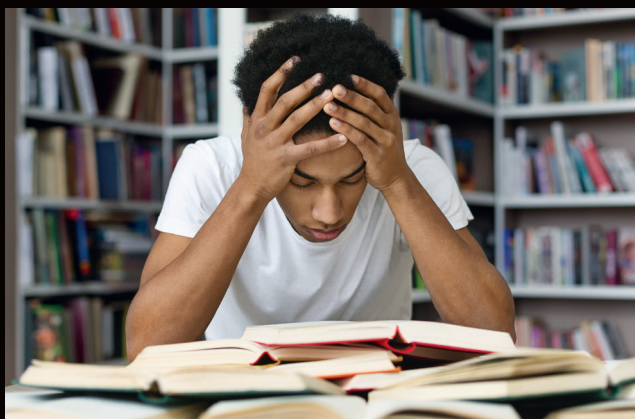


Fancy a holiday in Europe? It could be cheaper than you think. Our **Travel article** highlights five budget-friendly destinations to visit in Europe.

If you're looking for free or low-cost ways to enjoy the great outdoors this spring and summer, check out our **Free time article** for some great ideas.



Student life can sometimes be stressful – our **Managing stress article** includes spotting the signs and ways to manage it.



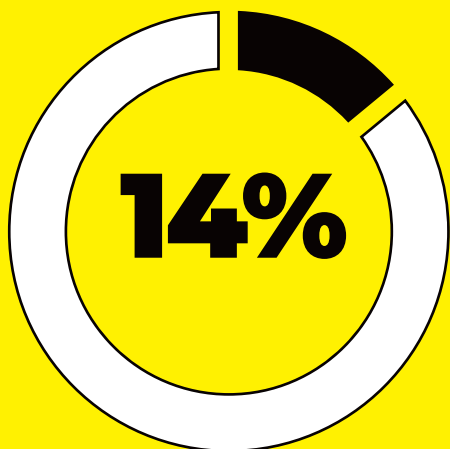
**“IT’S TIME TO GET ORGANISED, FIGURING OUT
WHAT YOU’RE GOING TO EAT AND WRITING A
LIST OF WHAT YOU NEED TO BUY”**

FOOD FOR THOUGHT

Want to save money on ever-escalating food bills?
Claire Muffett-Reece on easy ways to spend less – but
without sacrificing on quality and taste



As a student you need a healthy, balanced diet, as well as the odd treat now and again – but money's always going to be tight. One minute you're at home relying on your folks to organise shopping and meals; the next you're scratching your head at how you'll make those food funds stretch. Especially when those prices seem to rise and rise week by week (let's not even get started on how much a box of cereal costs these days). What to do? Read our guide on how to save pennies while eating right. It really is much easier than you think. »



**14% OF STUDENTS
USED FOODBANKS IN
2023/24 COMPARED TO
SEVEN PER CENT IN
2021/22**

(NUS UK)

£144



**GROCERIES ARE THE
SECOND BIGGEST
STUDENT EXPENDITURE
AT AROUND £144
A MONTH**

(Save the Student)



THE PRICE IS RIGHT

First on your list when it comes to saving money on your food bill is to do your research, utilising spare time (after studying) by searching for the cheapest supermarket. Bear in mind that convenience stores or smaller supermarkets will be more expensive – especially if you live bang in the midst of a city or town. Instead hop on the bus with a few shopping bags (no splurging on 30p plastic ones, please) and you'll soon see the difference in the amount you spend. Sign up for any supermarket loyalty cards, too, which not only offer you money off but even end up giving you cashback vouchers to use for free food and drink at the end of a set amount of time. Speaking of cashback, this is another great way to save, giving you a percentage of what you spend as cash when you shop at participating retailers.

PLANNING PERMISSION

Another way to save on food bills is to plan and plan some more! It's time to get organised, figuring out what you're going to eat and writing a list of what you need to buy. Ready to hit the shops? Eat before you leave, even if it's just some toast. Shopping when hungry will mean you'll soon convince yourself you can't leave the store without that meal deal. Once your belly's no longer rumbling you can then head to the supermarket, looking for seasonal items as well that will of course be cheaper (so long as they're on your shopping list). Head to the world food aisle if shopping for staples like rice and spices – you'll be surprised at how much cheaper they are than those more conveniently placed. In addition, if flat sharing ask housemates to club together to lower your bill even more, such as large bags of pasta and rice that could go to waste otherwise. Finally, we get not everyone's perfect, so if you do wander from what you were going to eat cook and freeze or eat it the next day. Because leaving ingredients in your fridge until they're no longer edible is no way to save.

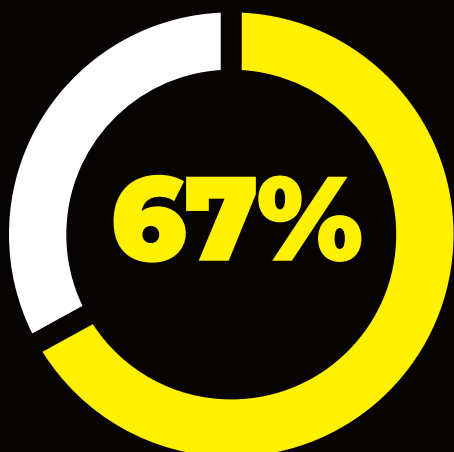
“FIRST ON YOUR LIST WHEN IT COMES TO SAVING MONEY ON YOUR FOOD BILL IS TO DO YOUR RESEARCH, UTILISING SPARE TIME (AFTER STUDYING) BY SEARCHING FOR THE CHEAPEST SUPERMARKET”



Get organised
with a meal plan

TIMING IS EVERYTHING

Another way to save pennies when reducing your food bill is to consider the time you shop. Sure, you might not want to leave the house just before the supermarket's closing, but we promise it makes all the difference in cost. The reduced food aisle is most definitely your friend, looking for lower-price meats, fruit and veg, so long as you don't go overboard and impulse buy the lot. Then there's the damaged section of supermarket produce, most likely tucked away in a corner so you see those non-damaged goods first. Another great way to save, items like dented tins, slightly torn boxes and a can of beer missing from its box means perfectly good food and drink will be lower in price. Shopping at your local market? Again, go just before they're about to pack up, as no trader wants to take home food when they're not going to set up their stall for a few days. Now's the time they'll offer food in bulk for even more savings – and why not try to haggle them down even further to get an even better deal? It's always worth an ask. »



**67% OF
STUDENTS SKIP
MEALS SOME OF THE
TIME TO SAVE MONEY**

(HE Professional)



Check for any food
takeaway deals

FRESH IS BEST?

No, we don't mean you should eat food over its expiry – although some foods are perfectly edible, such as tins and staples like flour and pasta. Instead, it's worth considering whether you really do need fresh veg and meat over frozen, as frozen always tends to be cheaper. Look at this way: you go the supermarket and buy a pack of fresh chicken breasts, only to portion up and pop in the freezer! Speaking of your freezer, stock up on items like bread and milk when they're reduced or on offer. Just make sure you're buying what you're going to eat, as well as checking there's enough room to do so – and even more so if sharing with other flatmates, who'll soon get narked off if you've taken up their allocated space! And don't forget that supermarket own brands are just as good as premium items you're used to buy,



Cut down on food waste
by utilising your freezer

as well as buying cheaper cuts of meat and even whole portions of fish and meat, that you can then cook or cut up yourself and freeze accordingly.

**“ANOTHER WAY TO SAVE PENNIES WHEN REDUCING YOUR
FOOD BILL IS TO CONSIDER THE TIME YOU SHOP”**



5 FOOD BUDGETING APPS

1 **OLIO** (Android, iOS, free)

OK, so we've spoken about this app before – but it really is the perfect way to save on food. How? Rather than binning produce at the end of the day, supermarkets give away soon to expire food to the community for free!

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

Also cutting down on waste, discover what 'Surprise Bags' are available at stores and restaurants near you, before confirming and reserving your choice, then paying the discounted cost through the app and collecting at the specified time.

3 **MEALIME** (Android, iOS, free)

Want to plan what you eat over the course of a week? This is the app for you. It also automatically generates a shopping list and answers questions about food preferences, allergies and dislikes to create a plan that fits your needs.

4 **VOUCHERCLOUD** (Android, iOS, free)

This award-winning app uses your location to show you offers for shops and restaurants near you for the tastiest savings for less. Simply download the voucher best suited to what you need, then show it on your phone to claim that particular saving.

5 **TROLLEY** (Android, iOS, free)

With this comparison app you can save up to 30% on your weekly shop on over 16 big name supermarkets, as well as being able to instantly search over 200,000+ products, plus saveable lists, and barcode scanning. ■

OUT AND ABOUT

No one wants to cook from scratch all the time, but your budget certainly won't stretch to dining in restaurants and grabbing a takeaway to enjoy at home. Or will it? Yup, there's ways you can save here, too! Ever looked into being a mystery diner? Again, it's all in the research, looking for companies searching for students to eat at major chains before filling in a form about your experience or writing a review. You'll usually have to pay up front – but don't panic, as you'll then get reimbursed for the full price of your meal! Fancy a takeaway instead? There's lots of local restaurants keen for you to spend your pennies there, offering enticing deals, such as a lower price set meal – usually more than enough for you to spread over a couple of days. Now's also the time to think carefully – those apps that offer a wide range of variety normally add on a service charge and delivery fee. Instead ring your takeaway business direct, even collecting yourself if they also want to charge you for delivery. Remember to follow your local takeaway on social media, too, as they'll often promote deals and even offering competitions should if you like and share that offer to friends and family. Because you could well be the lucky winner and enjoy all the food benefits – and at absolutely no cost!

Fancy a holiday in Europe? It could be cheaper than you think, as **Michelle Higgs** explains

5 BUDGET-FRIENDLY DESTINATIONS IN EUROPE

“IF YOU’RE LOOKING FOR SUN, SEA AND SAND AT BARGAIN PRICES, SPAIN IS HARD TO BEAT”



Enjoy a European
break for less

What's not to love about a European break? The flight times are relatively short; you can laze on the beach and party at night; and you get to experience different countries through their history, food and culture. There are plenty of budget-friendly destinations in Europe, but here's our top five: »



Why Eating Out is the new Going Out with TheFork and NASMA's Student Money Matter's Initiative

What's your idea of the perfect meal out? Is it gathering with friends

over wine and authentic Greek dishes, indulging in juicy cuts at a top-rated Argentinian steakhouse, or exploring the global, vibrant flavours of Thai cuisine? Whatever you're craving, TheFork is here to make dining out easier, more affordable, and more rewarding for students across the UK.

Thanks to our exciting new partnership with NASMA's Student Money Matters initiative, TheFork is introducing students to a world of

culinary delights with unbeatable savings. With a shared commitment to making life more enjoyable and financially manageable, TheFork is your chance to explore the best dining experiences without stretching your student budget.

WHAT IS THEFORK?

TheFork is your ultimate guide to discovering and booking restaurants around the globe. With over 50,000 restaurants on the platform, TheFork makes it easy to find the perfect dining spot, whether you're looking for local hidden gems, trendy hotspots or trusted classics. With just one click on the app, you can:

- **Search based on cuisine, location, or availability**
- **Access user reviews from millions of fellow foodies to get in-the-know**
- **Unlock exclusive discounts of up to 50% off food at selected restaurants**

Available in 11 countries, including the UK, France, Spain, and Italy and with thousands of partner restaurants across the UK, TheFork can help you find the right restaurant at the right time, offering everything from intimate dinners to group celebrations. Popular choices with tantalisingly good food, like Hawksmoor, Franco Manca, and Fishworks, are just a tap away.

WHY STUDENTS LOVE THEFORK

Let's face it, being a student often means juggling studies, social life and a tight budget. Here's how TheFork can make dining out stress-free and student-friendly:

Massive Discounts:

Enjoy up to 50% off food bills at participating restaurants, making those nights out or celebratory meals much more affordable.

24/7 Access:

Don't get stuck without a plan when you're next out with friends. Book yourself or your group a table anytime, anywhere, with real-time availability on the TheFork app.

Inspiring Choices:

Whether it's a new food trend or a time-tested favourite, TheFork connects you with thousands of options to suit your tastes and budget.

Community Reviews:

Access trusted reviews from a vibrant foodie community, where you can read real experiences from real users, verified by TheFork to ensure you're always making the best choice for your next meal out.

Loyalty Rewards:

With TheFork, loyal customers reap the rewards. Earn YUMS points every time you book and dine through TheFork and redeem them for discounts and exclusive offers of up to £50 off your bill!

STUDENT BENEFITS WITH NASMA'S STUDENT MONEY MATTERS INITIATIVE

As a NASMA's Student Money Matters-endorsed platform, TheFork is perfectly suited to help students manage their dining-out budget while still enjoying unforgettable experiences. NASMA's Student Money Matters mission to help students live well aligns seamlessly with TheFork's goal of making great gastronomy accessible to all. Whether you're planning a big night out, catching up with friends over lunch, or even looking for last-minute options, TheFork has got you covered.

RESTAURANT HIGHLIGHTS

Not sure where to start? Here are some of the incredible dining spots you can book through TheFork:

■ **Hawksmoor:** Renowned for its exceptional steaks and classic cocktails, this is a must-visit for meat lovers, who will love high-end dishes like their Chateaubriand steak.

■ **Rosa's Thai:** A favourite for authentic Thai dishes, perfect for those who crave bold flavours across a variety of curries, including their signature Green Curry, made with their own herb-packed curry paste.

■ **The Real Greek:** Savor Mediterranean delights with fresh ingredients and a vibrant atmosphere where you can enjoy a selection of traditional Greek dishes, including souvlaki wraps and gyros.

EATING OUT IS THE NEW GOING OUT - THEFORK FESTIVAL

Want another reason to try TheFork? TheFork Festival is your ticket to incredible dining experiences at a fraction of the cost. Happening several times a year, TheFork Festival features exclusive discounts of up to 50% off food at hundreds of restaurants. With almost 5,000 amazing partner restaurants participating globally, including up to 500 to discover in the UK, it's the perfect time to discover new favourites without breaking the bank.

Think about all the fun of a night out with your mates, but without the bad songs and hangover afterwards. Booking a restaurant on TheFork is a great alternative way to spend the evening. It gives you the chance to enjoy fine dining experiences and hidden gems at unbeatable prices.



DOWNLOAD THEFORK APP TODAY

Ready to start exploring the best dining options near you? Download TheFork app now and take advantage of all its benefits.



£29

**ON AVERAGE, STUDENTS
SPEND £29 A MONTH ON
HOLIDAYS AND EVENTS**

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

60%

**60% OF YOUNG
PEOPLE AGED 18-24
TOOK A FOREIGN
HOLIDAY OVER THE
LAST 12 MONTHS**

**(ABTA Holiday
Habits 2023-2024)**

Fuengirola,
Costa del Sol



SPAIN

If you're looking for sun, sea and sand at bargain prices, Spain is hard to beat. The Spanish coast is almost 8,000 kilometres long and is divided into seventeen different Costas, all with their own unique character and history. The most well-developed tourist resorts are on the Costa Brava in Catalonia; Costa del Sol in Andalusia; and Costa Blanca in Valencia. Some resorts are more geared towards families, so check first if you'd prefer somewhere with good nightlife.

The great thing about these resorts is that you have the best of both worlds: cheap accommodation with great facilities, but you can still venture out for day trips to cities like Barcelona and Valencia. For ideas and inspiration, visit www.spain.info/en.

Free/low-cost things to see and do in Spain:

- Try out different beaches along the coast with their own particular vibe
- Wander around the medieval city of Girona, near the Costa Brava
- Attend one of Spain's memorable traditional festivals
- Explore the stunning architecture of Barcelona
- Try new flavours at an authentic tapas bar

“JUNE AND SEPTEMBER ARE FAR CHEAPER THAN JULY AND AUGUST – YOU’LL BE AMAZED HOW MUCH YOU CAN SAVE”

HOW TO CUT THE COST OF A EUROPEAN HOLIDAY

1 Make the most of the long university holidays to avoid peak times. June and September are far cheaper than July and August – you’ll be amazed how much you can save.

2 Be flexible with flight times to find the cheapest deal. A flight in the early hours of the morning will always be cheaper than a daytime one. Plus, you’ll gain a few extra hours in your destination.

3 If you just want to go somewhere hot and you’re not bothered about the destination, choose flights based on the cheapest anywhere in Europe. This is a fantastic way to nab a holiday at a great price.

4 Go all-inclusive if you don’t want to shell out for extras on your holiday. Do your research to find the best deals.

5 Use your free digital International Student Identity Card (ISIC), which comes with your TOTUM membership, to get discounts on travel, accommodation and visitor attractions worldwide.

6 Travel within the country you’re visiting for less. Find out if there are special 3- or 7-day travel cards on buses, trams, trains and/or ferries.

7 Look for cheaper accommodation such as two-star hotels and B&Bs. Hostels are another good alternative with a great vibe.

8 Always take out travel insurance because if you have an accident abroad, it could cost you so much more. If you’re planning any adventure activities, check they are covered in your policy.

9 Take a UK Global Health Insurance card (GHIC) with you. This entitles you to necessary basic state healthcare in the European Economic Area (EEA) and a few other countries, although it may not be free. Always check if your destination is covered by the GHIC (Turkey is not).

2

POLAND

If you love history, culture and the great outdoors, look no further than Poland for your next great escape. One

of the most underrated European countries, the cost of living is low so your daily expenses won’t be high.

Poland has some wonderful historic cities to explore, including Warsaw, the capital city, and Kraków, with its UNESCO-listed Old Town, as well as medieval Poznań and the port of Gdansk.

When you’ve had your fill of history, you could head to the beautiful beaches on the Baltic Coast to relax and unwind. If you’re feeling more active, try a hiking trail in the Tatra Mountains. For ideas and inspiration, visit www.poland.travel/en/visit-poland.

Free/low-cost things to see and do in Poland:

- Meander around Warsaw’s Old Town, reconstructed after World War Two
- Experience Kraków’s exciting nightlife in its underground clubs and bars
- Enjoy traditional food such as pierogi (dumplings) and bigos (stew)
- Follow the trail of vibrant street art in Poznań
- Visit Sopot on the Baltic Coast and walk the longest wooden pier in Europe »



3

TURKEY (OR TÜRKİYE)

With a heady combination of ancient historic sites, natural wonders and beautiful beaches, there's something for everyone in Turkey – including students! Even better, the cost of living is low so it's easy to find accommodation and street food that won't break the bank.

Turkey is a large country, partly in south-eastern Europe, partly in Asia. Its ancient sites, with their Roman, Byzantine and Ottoman influences, can be found in many different regions. Whether you base yourself in Istanbul, Bodrum, the Turquoise Coast or elsewhere, you'll probably need to make several lengthy day trips to see particular sites, so plan ahead! For ideas and inspiration, visit goturkiye.com.

Free/low-cost things to see and do in Turkey:

- Try spotting loggerhead turtles on Dalyan Turtle Beach
- Treat yourself to a traditional mud bath in an outdoor thermal spa
- Enjoy tasty dolma, pide and baklava from a Turkish street food stall
- Explore Kaleici, Antalya's Old Town, with its Roman harbour and ancient walls
- Visit the natural wonder of Pamukkale and its healing thermal waters



Taking a traditional mud bath in Turkey

“A FLIGHT IN THE EARLY HOURS OF THE MORNING WILL ALWAYS BE CHEAPER THAN A DAYTIME ONE. PLUS, YOU’LL GAIN A FEW EXTRA HOURS IN YOUR DESTINATION”

4

GREECE

There are more than 200 inhabited islands in Greece, all offering the chance to completely unwind in a spectacular setting. You'll notice straight away that the pace of life is much slower, forcing you

to chill out more. Island-hopping by boat is a fantastic and very affordable way to see parts of the country, and you can enjoy the views while you travel.

Every Greek island has its own unique character. For clubbing and great nightlife, try Crete, Corfu and Mykonos. For a more peaceful vibe, head to the

Peloponnese region, the island of Milos or the Halkidiki region. For ideas and inspiration, visit www.visitgreece.gr.

Free/low-cost things to see and do in Greece:

- Go on a hike through olive groves and vineyards in the Greek countryside
- Enjoy freshly caught seafood, meze (appetisers) and moussaka with ouzo
- Take a free audio guide to explore the history and culture of Thessaloniki
- Visit state-run archaeological sites and museums in Athens for less
- Catch a film at one of Greece's open-air cinemas

5 SLOVENIA

Located in Central Europe, Slovenia is a small but perfectly formed country that's full of

surprises. Famed for its crystal-clear lakes and historic castles, it's at the forefront of sustainable tourism.

The capital, Ljubljana, has cobbled streets with baroque architecture, wonderful green spaces and outdoor cafes along the river. Buy the Ljubljana card for 24, 48 or 72 hours to get free admission to visitor attractions, and a free walking tour, boat trip and bus travel in the city.

Elsewhere in Slovenia, there are countless natural wonders to explore, including the beautiful Lake Bled and the Triglav National Park. For ideas and inspiration, visit www.slovenia.info/en.

5 TRAVEL APPS

1 GETYOURGUIDE (Android, iOS, free)

A great app for finding one-of-a-kind cultural, food, nature or sports activities worldwide; you can book within the app.

2 GOOGLE MAPS (Android, free)

Indispensable for finding your way around an unfamiliar city and for discovering what's near you, wherever you are.

3 GOOGLE TRANSLATE (Android, free)

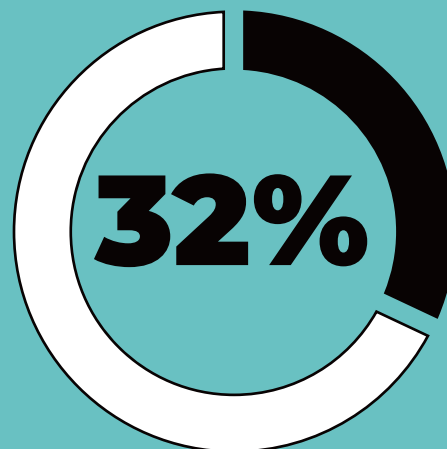
With this app, you can translate between 108 languages; use it to understand items on menus and signs, and for talking to locals.

4 SKYSCANNER (Android, iOS, free)

This app is especially useful for finding cheap, last-minute flights using the flight comparison option.

5 TRIPADVISOR (Android, iOS, free)

Use this great app to find places to eat and activities to do, wherever you're visiting on holiday. ■



**32% OF
18-24-YEAR-OLDS
CHOOSE CHEAPER
ACCOMMODATION
TO STOP THE COST OF
LIVING AFFECTING
HOLIDAY PLANS**

**(ABTA Holiday
Habits 2023-2024)**

Free/low-cost things to see and do in Slovenia:

- Take a walking tour of Ljubljana's stunning Old Town
- Attend one of Slovenia's many summer cultural festivals
- Indulge in delicacies such as štruklji (filo dumplings) and kraški pršut (dry cured ham)
- Ride the train inside Postojna Cave to see incredible stalagmites and stalactites
- Hike in the Logar Valley Landscape Park and view the Rinka Falls



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



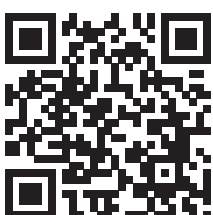
World of Warplanes



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


 Front-End Engineering


 Social Media


 Maintenance


 Graphic Design


 Quality Assurance

 Web/UX Design

 Technical Art


 Game LiveOps

 Data Science


 Data Engineering

 Community Management


 Motion Design

 Research


 UX/UI Design


 Unreal Engine


 Gameplay Video Production

 3D Art

 Marketing

 Game Design

 Software Engineering


 Machine Learning Operations

 Audio Design

 Publishing Project Management

 Video Editing

 2D Art

 Publishing Content Management

 Data Analytics

 Visual Effects

TURN YOUR PASSION INTO A CAREER IN GAMING!



Wargaming Forge page

As humans, we all experience stress at some time or another. It's the body's natural reaction to a threat, change or challenge, sometimes called the 'fight or flight' response. Going to university can be stressful in itself, and that's before factoring in managing your workload or any financial worries.

Big changes or upheavals, such as a family bereavement or the breakdown of an important relationship, can be a trigger for stress to increase. Sometimes stress can be temporary, for instance, coping during the exam period.

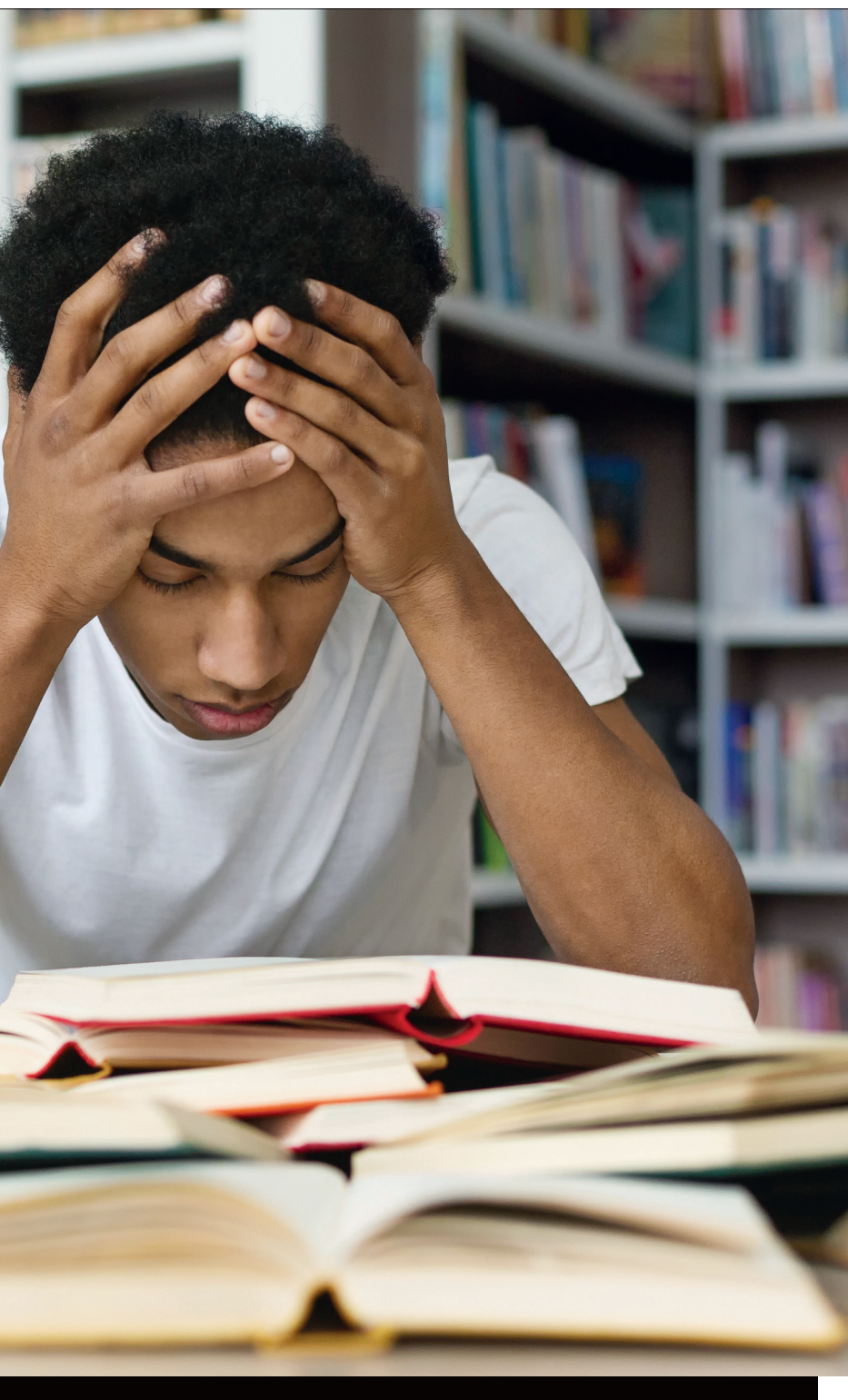
Learning how to manage stress is a vital life skill. It's also important to know that some stress can be a positive because it forces you to act quickly or to focus more. But if you're experiencing it every week, or even every day, it's time to take action.

The life of a student
can be a stressful one

HOW TO MANAGE STRESS

Although stress is natural, it's important to recognise when it starts to get out of control, as **Michelle Higgs** explains





“IF YOU’RE NOT GETTING ENOUGH SLEEP, YOU’LL EXPERIENCE EXCESSIVE TIREDNESS, A LACK OF FOCUS AND CHANGES IN MOOD”



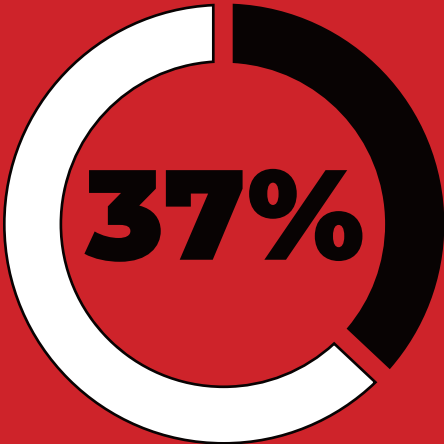
TWO-FIFTHS OF STUDENTS FEEL STRESSED EVERY SINGLE DAY

(The Tab Mental Health Survey, 2023)

SPOT THE SIGNS OF STRESS

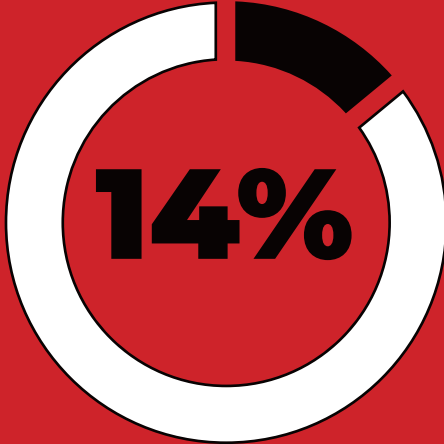
People react to stress in different ways, so there are a range of symptoms that could indicate you are stressed. For example, you could be more anxious and irritable than usual. Perhaps you feel tense and your thoughts are racing all the time. Some people withdraw into themselves a little, not feeling able to enjoy themselves. Physical signs of stress include headaches, panic attacks and problems sleeping.

Above all, you’re likely to feel overwhelmed and unable to cope. »



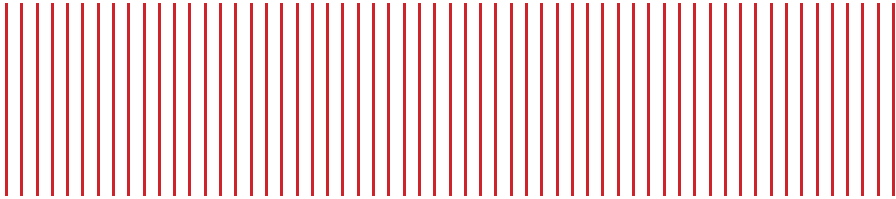
37% OF STUDENTS USE HOBBIES AND INTERESTS TO HELP THEM COPE WITH MONEY-RELATED STRESS

(NatWest Student Living Index, 2024)



14% OF STUDENTS RELY ON ALCOHOL TO COPE WITH MONEY-RELATED STRESS

(NatWest Student Living Index, 2024)



10 WAYS TO MANAGE STRESS

1 IDENTIFY YOUR STRESS TRIGGERS

The key to managing your stress levels is to be self-aware and reflect on what causes them to rise. Try writing down your thoughts and feelings every day to identify the triggers. Just listing them out can make them seem more manageable. It's likely there will be multiple triggers, but some may be temporary such as a deadline for a difficult essay. Being aware that some stressful things are one-offs really helps to put them in perspective.



Aim to eat a balanced diet

2 EAT MORE HEALTHILY

In order to feel as healthy as possible in body and mind, aim to eat a balanced diet that's rich in fruit and vegetables, starchy carbohydrates, protein and unsaturated oils. But you don't have to give up all your favourite foods. Unless you're overweight, you can follow the ratio of eating 80% healthy and 20% less healthy foods. Whatever you eat, regular meals can help to improve your mental health, keeping your blood sugar levels stable, and boosting your energy and mood.

3

KEEP HYDRATED

Drinking sufficient fluids throughout the day will improve your clarity of mind and your stress levels. Ideally, you should drink about 2 litres of liquid or between six and eight glasses and cups a day. Water, fruit tea, plain tea and coffee (without sugar), and lower-fat milk all count. If you're not a fan of plain water, try adding lemon or lime juice, or no-added sugar squash, for extra flavour. Always take a refillable water bottle with you when you're out and about so that you can stay hydrated on the go.

4

GET ENOUGH SLEEP

It's vital that you get sufficient quality uninterrupted sleep to allow your mind and body to rest and repair themselves. If you're

not getting enough sleep, you'll experience excessive tiredness, a lack of focus and changes in mood.

However, when you're stressed, it can be difficult to get to sleep in the first place because of the thoughts racing around your head. Try using a specialist sleep app, or one dedicated to mindfulness, to help you get a good night's sleep more often.

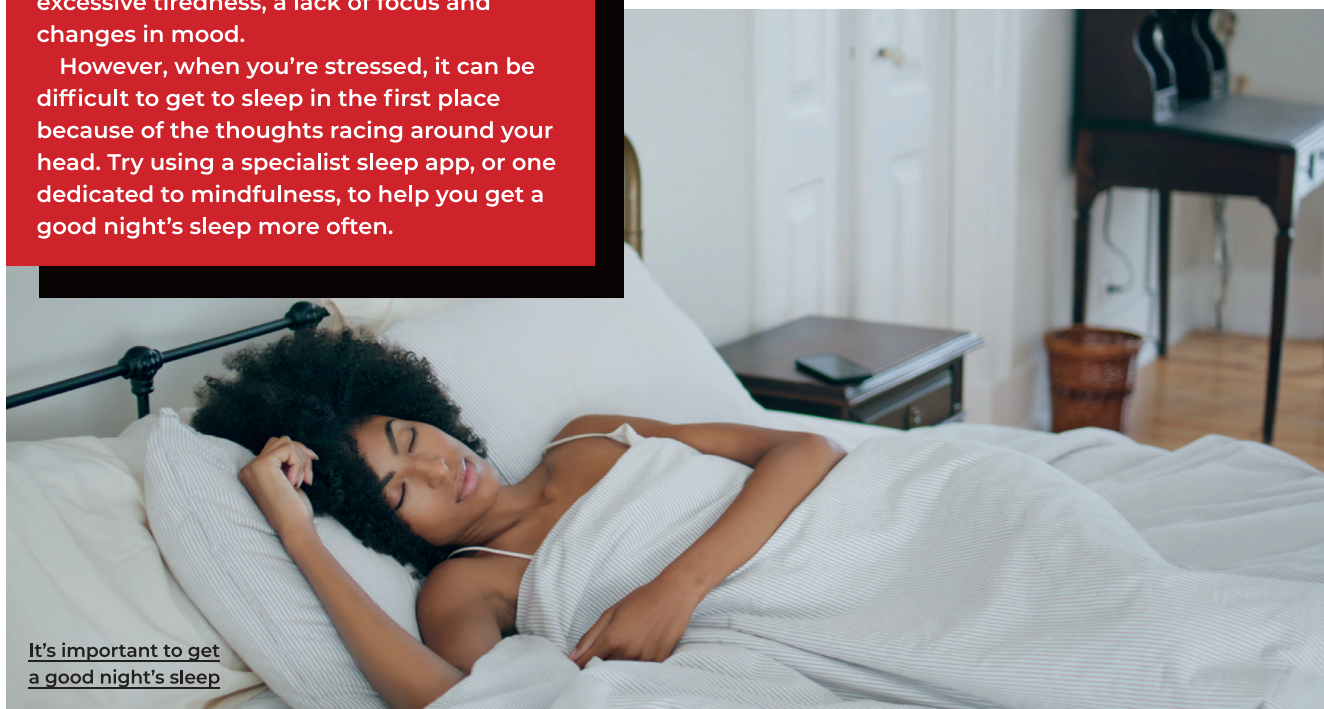
It's important to get
a good night's sleep

**“BEING PHYSICALLY ACTIVE
CAN HELP REDUCE YOUR
STRESS LEVELS BECAUSE
EXERCISE BOOSTS YOUR
MOOD, INCREASES SELF-
ESTEEM AND IMPROVES
SLEEP QUALITY”**

5

EXERCISE REGULARLY

Being physically active can help reduce your stress levels because exercise boosts your mood, increases self-esteem and improves sleep quality. Find a sport or activity that you really enjoy so that you keep doing it long-term. It could be football, swimming, cycling, dancing, Parkrun or just going for long walks – whatever takes your fancy! Ideally, the activity should be outdoors because connecting with nature benefits your physical and mental wellbeing. »





“WHEN STRESS STARTS TO GET OUT OF CONTROL, NEVER BOTTLE IT UP. SPEAK TO SOMEONE YOU TRUST ABOUT HOW YOU’RE FEELING”

6

AVOID BAD HABITS

Drinking more alcohol than usual, smoking and/or vaping more, or taking recreational drugs are sometimes used as mechanisms to

cope with stress. While these substances may make you feel calm for a while by dulling your senses, the effect is short-lived. These bad habits can quickly become an addiction, compounding the issue further. Nor do they deal with the root of your stress. Start writing down every time you drink alcohol or smoke, and if you feel it’s becoming a problem, talk to someone about it or ask for professional help.

7

TRY TIME MANAGEMENT STRATEGIES

If the main cause of your stress is your workload at university, there are plenty of strategies you can use to deal with the issue. Start by planning ahead in your diary, making a note of any essay

deadlines, seminar presentations or exam periods. It also helps to separate out big projects into smaller, more manageable chunks. Then work out how many weeks or days you have to complete each task, and identify time slots to do the work. Don’t forget to set yourself achievable goals and take regular breaks while studying. Try noise-cancelling headphones if you’re in a noisy environment such as halls or a shared house.

If procrastination is causing you stress, turn your phone off or block notifications from your socials while you work. You could also use time management strategies such as the Pomodoro technique or simply set a timer on your phone for 30 minutes or an hour, during which time you aim to focus solely on the task in hand.

8

USE CALMING TECHNIQUES

Mindfulness, or paying attention to the present moment, can improve your mental wellbeing by helping you understand your thoughts and feelings. Slowing down and really taking notice of your surroundings can also be calming, so it's an

effective coping strategy for stress. You'll notice the difference with just 5 minutes per day devoted to mindfulness, but you'll probably want to do it for longer, so try setting aside some time to use a daily mindfulness app. The effect is especially noticeable if you can get outside and focus on the beauty of nature.

5 RELAXATION AND WELLNESS APPS**1 BETTERSLEEP** (Android, iOS; free, or around £7.91 per month for all content)

This app offers music, meditation and stories backed by science to help you fall asleep faster and feel more energised.

2 CALM (iOS; 14 days free, then £39.99 a year)

An app that aims to help you stress less, sleep more and live mindfully through meditation and relaxation.

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

An app that teaches meditation and mindfulness in a no-nonsense way to help you manage your thoughts and feelings.

4 MINDSHIFT (Android, iOS, free)

An app designed specifically to help teens and young adults reduce worries, stress and panic using Cognitive Behavioural Therapy techniques.

5 MOODTRACK SOCIAL DIARY (iOS, free)

A simple app that allows you to track your moods, record your emotions and see a snapshot of when you are most or least stressed. ■

9

TALK TO SOMEONE

When stress starts to get out of control, never bottle it up. Speak to someone you trust about how you're feeling. Having a support network like this can really help,

especially if you can talk to them as soon as you recognise the signs that your stress is becoming difficult to handle. Many people feel that a weight has been lifted simply by speaking about their issues.



10

GET HELP AND SUPPORT

If you're under severe pressure for extended periods and your stress isn't treated, it can lead to more serious conditions such as anxiety and depression. Counsellors are available at your university to help with your mental health. If your stress is caused by finance or accommodation issues, get advice from the student services team.

There's also a wealth of online resources to help you cope with stress. The charity Mind has a dedicated student section (www.mind.org.uk) while the NHS Every Mind Matters campaign offers a personalised mind plan (www.nhs.uk/every-mind-matters).

GET OUTDOORS THIS SPRING AND SUMMER



There are lots of free or low-cost activities this season, so get out there and enjoy the longer days with these ideas from **Michelle Higgs**

Enjoy the sights and
sounds of where you live

**“EXPLORE THE TOWN
OR CITY WHERE YOU
LIVE, OR WHERE YOU’RE
STUDYING, THROUGH A
FREE WALKING TOUR”**

In the UK, there are so many amazing things to see and do, especially in the great outdoors. But that doesn't mean you have to shell out to visit a big tourist attraction! Here are 10 ideas to make the most of the spring and summer – without breaking the bank.

TAKE A WALKING TOUR

Explore the town or city where you live, or where you're studying, through a free walking tour. By following a specific trail, you'll go down streets you've never seen before, finding out about the place's history, architecture, culture and famous inhabitants along the way. There may even be themed walks, such as landmarks associated with a particular writer, poet or scientist who came from the town, or a trail linking all the buildings with blue plaques. Sometimes, tours are available as online maps that can be downloaded; other times, the tourist information centre may offer written guides, printed maps or audio tours. »



**IN 2022-23, 95.3%
OF 16-24-YEAR-OLDS
PARTICIPATED IN SPORTS
IN THE LAST YEAR**

**(Active Lives Survey
2024, Sport England)**

71 HOURS



**STUDENTS SPEND AN
AVERAGE OF 71 HOURS A
MONTH ON HOBBIES AND
INTERESTS**

**(NatWest Student Living
Index, 2024)**

STAY LOCAL

You don't have to go far to find some fab events and festivals, many of which will be free to attend. In the spring and summer, local authorities and councils go all out to put on a jam-packed schedule of community events and themed festivals. Many of these events are held in parks and could include anything from music at the bandstand, charity dog shows and open-air theatre through to a 1940s festival or fitness challenges at the outdoor gym. Check out what's on in your area by visiting your local council's website.

GET BACK TO NATURE

There's no better time of year to visit a country park, nature reserve or botanical garden than the spring or summer. Days are longer with more sunshine, so take a picnic to make the most of any good weather. Use an app to help you identify particular trees and wild flowers; follow a trail around the park, reserve or garden; keep an eye out for birds and other wildlife; and attend any talks or workshops by wildlife or gardening experts. If there's a cost, don't forget to mention your student discount card to get extra money off!

GO DOWN ON THE FARM

Whether you're a self-confessed townie or you're from a rural area, you can learn a lot from visiting a farm. It's also great fun! Farms that allow members of the public to visit are always keen to share their knowledge and expertise. That includes getting up close and personal with the animals. The type of animals available to view will vary from farm to farm, but they could include sheep and goats, horses and donkeys, pigs, alpacas and chickens. You might be allowed to pet or groom some of the tamer animals – or even take an alpaca for a walk!



Enjoy delicious produce
at the farmers' market



VISIT A FARMERS' MARKET

Farmers' markets are brilliant for finding out what sort of food and drink is being made locally to you and supporting those producers by buying some of their products. You'll also be reducing your food miles at the same time. One of the best things about visiting a farmers' market is all the free samples on offer. From speciality cheeses and tempting breads through to home-made honey and locally sourced gins, there's bound to be something that takes your fancy. And there's no pressure to buy if you can't afford to.

VISIT THE SEASIDE

A day by the sea is great for recharging the batteries. There's just something about the sea air that's both relaxing and exhilarating for the spirit. Before heading off, check the weather forecast to make sure it's going to be a sunny day. Don't forget your swimming costume if you want to have a proper swim in the sea, or just dip your toes in instead. There's so much to see and do at the seaside. Why not treat yourself to an ice cream, take a walk along the prom, play a round of crazy golf and have fish and chips on the pier?

Have a fun day out
for less at the seaside



GET ON YOUR BIKE

Although cycling is an all-year activity, the spring and summer months are ideal for fair-weather riders. If you already have a bike, find out if there's a cycling club at university. Most clubs will let you join a couple of their rides before you're expected to commit to becoming

a member. Alternatively, hire a bike and see where it takes you. There are lots of cycles for hire in cities these days, and it's often possible to ride along canal towpaths, old railway routes or quiet cycle paths, well away from heavy traffic.»

“YOU DON'T HAVE TO GO FAR TO FIND SOME FAB EVENTS AND FESTIVALS, MANY OF WHICH WILL BE FREE TO ATTEND”

“THERE’S NO BETTER TIME OF YEAR TO VISIT A COUNTRY PARK, NATURE RESERVE OR BOTANICAL GARDEN THAN THE SPRING OR SUMMER. DAYS ARE LONGER WITH MORE SUNSHINE, SO TAKE A PICNIC TO MAKE THE MOST OF ANY GOOD WEATHER”



WATCH THE BIRDS

Bird-watching is one of the easiest and most relaxing activities you can do in the great outdoors. All you need is a pair of cheap binoculars, and off you go! You can start in your own garden if you have one, or in your local park. It's likely you'll already know some of the UK's most common birds, but using an app will help you identify male and female birds, and also different types of bird-song. If you really get into bird-watching, try visiting a bird reserve where you could spot some less common species or summer visitors to our shores.

BECOME A VOLUNTEER

If you love being in the great outdoors in all weathers (not just in the summer), why not become a volunteer? There are so many charities and organisations with outside spaces that need volunteers, for example, the National Trust, the Woodland Trust, and your local country park or nature reserve. You don't have to be an expert at gardening or to have any similar skills. Enthusiasm and commitment are usually all that's required. In return, you'll gain valuable experience you can add to your CV, and you'll meet lots of new people from all walks of life. It's a win-win! »

£29



**STUDENTS SPEND
AN AVERAGE OF £29 A
MONTH ON HOBBIES
AND INTERESTS**

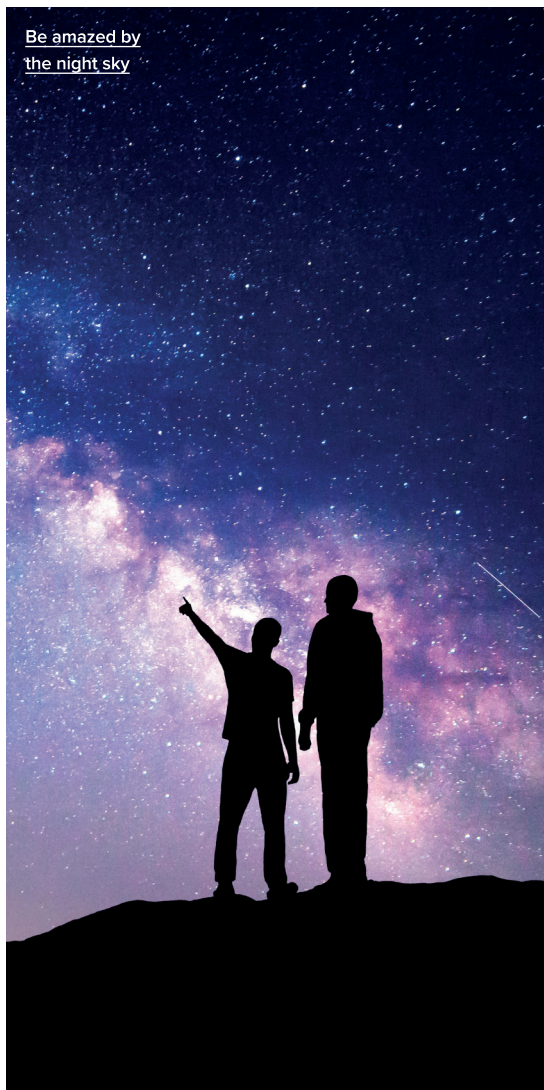
**(NatWest Student
Living Index, 2024)**

Exploring campus.



IT STARTS IN **Kickers®**

Be amazed by
the night sky



TRY STARGAZING

Put your phone away and look up! Stargazing is a fantastic way to be awestruck by the universe and our tiny place within it. You don't need your own telescope or any specialist equipment because observatories across the UK are open all year round. There might also be a local astronomy club offering taster sessions, so check online for more information. Arcturus is the brightest star in the sky from April to September, and you can also see the Summer Triangle of the stars Vega, Deneb and Altair at this time of year.

TRY A NEW SPORT

During the lawn tennis season in June and July, there are always lots of opportunities to take part in discounted or free tennis lessons, or simply to book a court and have a go. But tennis is not the only sport you can play in the summer. We're all being encouraged to be more physically active to stay healthy, so there'll be taster sessions for cricket, netball, rugby, football, golf and more. If you're keen on swimming, find out where your nearest lido is; you could also try wild swimming with a group if you're a beginner.



5 LEISURE APPS

1 BBC WEATHER (Android, iOS, free)

Going out for the day? Check the weather forecast with this indispensable app, showing temperatures, the likelihood of rainfall and more, hour by hour.

2 BIRDA (Android, iOS, free)

Connect with nature at a country park or nature reserve, and use this great app to identify and learn about the birds you come across.

3 KOMOOT (Android, iOS; one-off costs: £3.99 one region, £8.99 region bundle)

With this clever map navigation app, you can plan day hikes and cycling routes from A to B, wherever you want to go.

4 NATIONAL TRUST - DAYS OUT (Android, iOS, free)

This app is a guide to help you plan days out at places cared for by the National Trust, including houses, the coast and countryside.

5 WOODLAND TRUST TREE ID (Android, iOS, free)

Planning a trip to your local wood or forest? Get up close and use this clever app to identify the UK's native and non-native trees. ■

*OUR
BULA SPIRIT
AWAITS YOU*



WWW.FIJI.TRAVEL

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.

The bank account comparison tool on MoneyHelper 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.

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”

You can check your credit score



WHAT TO WATCH

REMAINING ALERT TO SCAMS

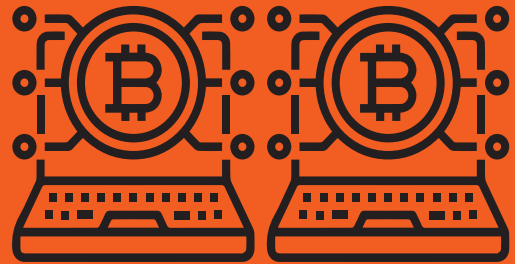
Make sure you remain alert to scams to protect your personal information and money. Before clicking any links in text messages or emails, or if you have received any unsolicited phone calls purporting to be from your bank or building society or firm asking for money, don't be afraid to contact the company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

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 contract 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. ■

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



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Thanks and best wishes **The CWP team**

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owning a car isn't cheap, by any means. Besides its associated costs like maintenance and repair, you've fuel, parking, devaluation due to age and mileage and other factors to consider. And then there's the thing no one likes to fork out for but is 100% necessary: car insurance. With most students aged 17 to 25 classed as young drivers, they're unfortunately seen as higher risk due to being more likely to have an accident – no matter how careful you think you are. But there are ways to reduce that premium – the amount you have to pay an insurance company – so long as you follow these essential tips. »

DRIVING DOWN COSTS

Got your car at uni and want to keep your insurance premium low? **Claire Muffett-Reece** on simple ways you might not have considered



CAR INSURANCE IS
HIGHER FOR STUDENTS
BECAUSE MOST
ARE UNDER 25 AND
CONSIDERED MORE OF
A RISK

(Uswitch)



“Many
companies
now offer
specific
student car
insurance,
so be sure to
check those
out”

£3,406.80



IT COSTS AN
AVERAGE OF
£3,406.80 A YEAR
TO RUN A CAR IN
THE UK

(NerdWallet)

HALF



NEARLY HALF OF STUDENTS
HAVE A LICENCE, BUT
ONLY ABOUT A THIRD WHO
OWN CARS TAKE THEM TO
UNIVERSITY

(Uswitch)

COMPARE THE MARKET

We shouldn't need to explain the importance of this tip when it comes to lowering your premium, but we're going to talk about it anyway. First up you should look around, as insurance companies will be super-keen to get your business. Many companies now offer specific student car insurance, so be sure to check those out, as well as remembering to factor in any terms and conditions companies might have, such as the amount of excess you need to pay should you be involved in an accident, to what is and isn't included, such as theft of your vehicle when looking at a certain type of cover.

WHAT'S YOUR TYPE?

Next on the agenda is the type of cover you go with. Third party's often seen as the cheapest option; the minimum level of insurance required to legally drive on UK roads. Covering damage to another person's car or property and someone else being injured in an accident, it doesn't cover repairs to your vehicle or injuries you might sustain. Also not including fire or damage to your car if stolen, insurance companies see it as the riskiest, so are likely to charge a higher premium. It's therefore wise to think of fully comprehensive as the right choice, which offers the best level of protection in the event of an accident. It may cost a bit more, but it will save you a lot if you do have an accident, as well as insurance companies lowering your premium as a result.



“Any additional ways to keep your car from being stolen will keep costs down. Get an alarm or immobiliser fitted, use a steering wheel lock and even think about where you choose to park”



Research to get
the best deals

EXCESS BAGGAGE

As well as the type of cover to consider keeping your premium low is the excess you want to pay, again should an accident occur. The amount you have to pay before your insurance company takes over, it's usually best to opt for the highest amount you can realistically afford. Yes, you might gulp at the thought of paying £500 if your car gets pranged – or you prang someone else's – but it's well worth it to keep those overall costs low. Again, it's all down to the research, documenting how much a premium will set you back depending on cover and excess, then working out what should keep things cheaper overall. We say should, because you can never guarantee you'll never have a bump in the road (pun intended).

CHOOSE WISELY

Another way to reduce your premium is to consider the type of car you drive. Sure, you might want to show off a motor with a larger engine that's been modified for a speedier ride – but your insurance company won't be impressed. Anything that's deemed faster – or altered to drive faster – is seen as higher risk, meaning your insurance provider will raise your premium than that of a smaller car with

no mods and smaller engine. Your car's value should also be considered, with expensive and newer cars costing more to repair and adding to that premium, while previously written off cars seeing your premium shoot up – if your intended company will even insure it at all. Overall, choose a car that's ideally in the lowest insurance group, ranging from one up to 50. Yet again, do your research. »

“Yet another way to keep your premium to a minimum is to keep your mileage down”

SAFE & SECURE

Security is another factor to account for when keeping that premium low. Car theft's typically higher in towns or cities where universities are located, but regardless of this any additional ways to keep your car from being stolen will keep costs down. Get an alarm or immobiliser fitted, use a steering wheel lock and even think about where you choose to park. Insurance companies prefer you to park in a secure area such as a garage or drive, as opposed to being left on the street. And make sure not to leave valuables on display, especially if your insurance doesn't include the cost of items left in your car when stolen. Because you really don't want to fork out for that laptop in addition to the excess to pay should your car get stolen.

THE LOWDOWN

Yet another way to keep your premium to a minimum is to keep your mileage down. Not only does this stop your car from devaluing quite so quickly, but it's also seen as favourable for your insurer in question, with an estimate of how many miles you'll do over a year giving you a more affordable premium if low. Also worth considering is pay per mile car insurance, especially if you only use your car at weekends or over the holidays. Why? It's as simple as it seems: you only pay for the miles you drive, meaning it's a more cost effective solution.



AFFORDABLE DRIVING TIPS

We've spoken about the ways you can reduce your premium: now's the time to discuss how to reduce car costs overall. Here's some simple ways to save funds when driving at uni.



SOURCE CHEAP FUEL

Shop around for cheaper fuel, avoiding motorway service petrol stations or in the centre of town, which are more expensive due to convenience. Supermarkets can provide a lower priced option, plus you can use your reward card for money to spend at the end of a set period. Just don't travel too far from where you live, as it may be less cost effective in the long run.

WATCH YOUR WEIGHT

Speaking of filling up, did you know that driving with a full tank costs more due to the extra weight making your car's efficiency less effective when compared to a partially filled tank? Then there's any additional weight you might well be carrying in or outside of your car, such as excess clothes and books you've not yet driven back to your parents, or an unused roof rack burning extra fuel.

5 DRIVING APPS

1 JUSTPARK (Android, iOS, free)

The simple way to park and charge your vehicle, over 10 million UK drivers use to get them closer to where they need to be. Here you can unlock access to tens of thousands of bookable and affordable driveways – from anything from 10 minutes to a whole month – plus get access to hundreds of EV chargers in a flash.

2 PETROL PRICES (Android, iOS, free)

This app helps you save money and time at fuel stations across the UK. Filter your search results by distance, brand or fuel type, finding the cheapest or nearest petrol stations within any UK postcode, town or city. You can also review petrol stations you've visited or read other reviews, and even update missing or incorrect prices.

3 WAZE (Android, iOS, free)

Know what's ahead on the road with the help from other drivers with Waze, a live map that harnesses the local knowledge of tens of millions of drivers around the world. There's GPS navigation, live traffic updates, real-time safety alerts, including roadworks, accidents, crashes, police, potholes and more, and accurate ETAs.

4 HIYACAR (Android, iOS, free)

Hire a local car by the hour or the day in the UK with this car-sharing app. With over 180,000 members throughout the country, it lets you hire cars direct from people in your neighbourhood instantly, using a unique keyless technology securely booking, unlocking and starting cars from their phone.

5 VIXA (Android, iOS, free)

Using the power of AI and innovative data technology, Vixa helps understand what's going on inside your car so you can catch small issues before they become major problems, as well as real-time health alerts, detailed driving insights, and maintenance solutions and handy reminders that suit your needs. ■

DRIVE SAVVY

Another way to keep costs down is to think about the way you drive. A speed of 70mph uses up to 9% more fuel than 60mph and up to 15% more than 50mph, while taking it up to 80mph can use up to 25% more fuel (and is illegal to boot). And consider turning on your air conditioning when you could open the windows, braking too harshly when not needed and even making sure your petrol cap's on properly to stop it evaporating.



DON'T FORGET THAT MOT

Yes, it's another cost to add to your list, but getting your car regularly MOTd is vital for saving money. Stopping any unnecessary repairs that could otherwise be avoided, it's also a legal requirement to have your car assessed every three years after registration (four if you live in Northern Ireland). Think you can ignore it? Wrong: you can be fined up to £1,000 for driving a vehicle without a valid MOT – ouch.

FINANCIAL RESILIENCE

**you don't
have to be
rich to be
financially
resilient**

Ellie Jacobson – Nottingham Trent Uni

Keep track of your
finances at uni



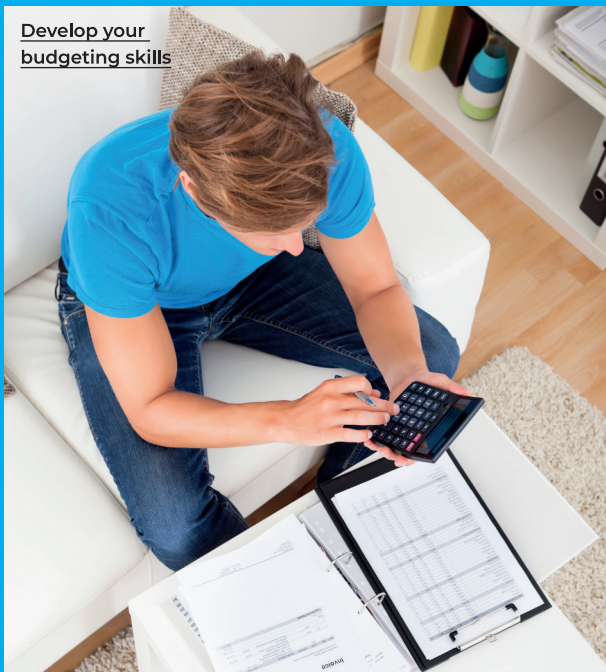
**“You could put a little
aside each month
so when something
comes up, you’re
going to be okay, and
it doesn’t impact your
day-to-day budget”**

When you look up the definition of ‘financial resilience’, it refers to the ability to withstand unexpected, adverse shocks that impact one’s income or assets. Essentially, it means when life knocks you down, you can get back up on your own.

I graduated from Nottingham Trent University in July 2023. As much as I enjoyed my degree, the thing I value most from my time at university was developing my financial education. It opened my eyes to a new mindset, a mindset I can see changing my life for the better every day.

Now working at a university, the cost of living is hitting students hard. There’s always been a running joke that students are broke but in the last few years, the reality for a lot of students is to financially survive through their student years. My final year of study was the first year of Cost of Living Crisis and I felt the sting every time I paid for groceries but knew because I had a game plan (budget), I was going to be okay. If you’re a student that feels like all your doing is surviving, here are my top tips to shift to thriving. »

Develop your budgeting skills



BUDGETING

'A budget is telling your money what to do, rather than wondering where it went at the end of the month.'

Budgeting is the first step when developing your financial knowledge. It's the step that takes the longest too, as not only do you need to know how to budget, but you also have the challenge of sticking to that budget.

I remember in my first year when I got my first Student Finance payment, I couldn't believe the amount of money arriving in my bank account. I set aside the money for my accommodation and then let myself spend the rest. The plan was anything leftover I'd put away for long term savings. Unfortunately, by the time last week of term rolled around I had very little leftover. I was in shock. I couldn't believe where it had all gone.

When Term 2 came around I'd switched my mindset. I sat down and gave myself a stricter budget to live on, enough to cover rent, groceries and a little socialising. When my Student Finance arrived, I paid part of it straight into my savings account. Rather than waiting until the end of the term to see if I had anything leftover, I decided to 'pay myself first' as I knew I'd be more disinclined to withdraw it from my savings account, unless I really needed it. This budgeting shift has meant I've been able to hit saving goals a lot quicker than before.

PLANNING AHEAD

To thrive you need to know that not everything in life is going to be smooth sailing. A lot of people 'survive' through life taking it day by day, until the unexpected happens and panic ensues to find a way to cover these costs.

Instead, the thrive method would be to know that something **will always go wrong, it's just a matter of when and having a plan to cover it.**

Many people create an emergency fund for this reason. You could put a little aside each month so when something comes up, you're going to be okay, and it doesn't impact your day-to-day budget. Some adults put aside 3-6 months of living expenses for the worst-case scenario of being laid off from their job. They have the reassurance their living costs are covered while they look for a new job. The risk with an emergency fund is seeing your money grow and thinking "ooh I could spend this on [insert expensive item that only gives short term happiness]". This money is for emergencies only, and future you will thank you for having it.

Create an emergency fund



Manage your food
budget



YOU'RE ON YOUR OWN KID

To quote Taylor Swift, there comes a point in your life when you have the realisation, you're on your own. It's a cruel shock, you go from having your parents looking after you and covering your costs to then starting university and suddenly it's all on you. If you don't buy your fish fingers, you're not eating fish fingers for tea.

I had it when I began thinking long term and I realised with how expensive housing was going to be and if I wanted to get on the property ladder, I was going to need to start saving ASAP for any chance. I started to reassess my priorities, if I wanted to save £100 each month towards my deposit, that was £100

less I could spend. It really changed my perspective, rather than getting the dopamine rush of buying something, I got it when I saw my savings pot grow.

I'm hoping by reading this article you might have the same realisation I had when I was a student, and you can see how developing budgeting skills, preparing for the worst, and revaluating priorities can provide not only a sense of security, but also a feeling of thriving in life, especially when you know you're covered when something goes wrong or achieving your saving goals. That is what it means to be me to be financially resilient. ■

“...developing budgeting skills, preparing for the worst, and revaluating priorities can provide not only a sense of security, but also a feeling of thriving in life, especially when you know you're covered when something goes wrong or achieving your saving goals”

HERE FOR AN ICED COFFEE THAT HITS AND DOESN'T BREAK THE BANK? *WE GOT YOU.*

Listen up. We get it. You hear iced coffee and think £££. But great-tasting coffee doesn't have to burn a hole in your pocket – it just needs to pack a punch.

That's where Arctic Coffee comes in.
Bold flavours. Serious caffeine.

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**A TASTE OF
INDEPENDENCE**

**DEVON
MILK**



ARCTICEDCOFFEE.CO.UK

“Every university has a student money advice team that’s devoted to offering advice, information and support about all aspects of finances”

UNIVER SERVIC

Your university offers a range of student services, so you can always get the support you need, as **Michelle Higgs** explains



When you go to university for the first time, it might seem as if you've been cut adrift from your usual network of friends and family back home. So who can you turn to for help at uni if things go wrong? Well, you don't need to look far... Your university itself provides a wide range of services to support its students when they need help and advice. From funding, accommodation and disability services, through to wellbeing, academic support and careers advice, they've got you covered. Not all universities offer exactly the same services, and some may have different names, but most will provide guidance in the following areas: »

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

9%

9% OF STUDENTS HAVE USED THEIR UNIVERSITY'S MENTAL HEALTH SUPPORT SERVICES WHEN COPING WITH MONEY WORRIES

(NatWest Student Living Index, 2024)

34%

34% OF STUDENTS TURN TO THEIR UNIVERSITY FOR HELP WHEN THEY HAVE ISSUES WITH ACCOMMODATION

(Save the Student, Student Accommodation Survey, 2024)

FUNDING AND FINANCE

Every university has a student money advice team that's devoted to offering advice, information and support about all aspects of finances. This includes everything from budgeting and managing your money, paying tax when you're working, and funding.

If you're struggling with money, make an appointment to have a chat with a student money adviser. The team can check that you're claiming all the benefits you're entitled to, and will highlight any additional funding you may be eligible for, such as scholarships, grants and bursaries. They can also offer tools to help you set a realistic budget and to track your day-to-day spending.

If you're really struggling financially and you can prove that you've been careful with your money, you may be eligible for a hardship fund from your university. These are emergency pots of cash specifically for students who are experiencing genuine, unavoidable financial difficulties. Check with the student money advice team about eligibility and what's available.

ACCOMMODATION

When you first go to uni, if you want to live in halls or shared accommodation run by the university, it will be the accommodation office you apply to. These university-owned properties are designed to offer everything you need to feel safe and secure while you're living there. If you ever have an issue with your room or shared space, you should contact the staff at the university accommodation office.

When searching for a private property to rent, try the university accommodation office first as they usually have a list of approved landlords who guarantee minimum standards under an accreditation scheme. The properties on the list are also in safe areas. If possible, get your tenancy agreement checked by the university accommodation office before signing. The staff can also give you pointers and offer advice if you're having problems with a private rental and/or the landlord.



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

ACADEMIC SUPPORT

Studying at university is quite different from doing 'A' levels in the sixth form. If you're struggling to develop your research skills, or to get to grips with time management, referencing, note-taking or revision techniques, the academic skills team can help. The idea is to empower you so that you have the confidence to study independently and to achieve your full potential.

You can also get support from your School of Study to develop subject-specific academic skills and help you get the most from your degree course. »

“If you're looking for part-time work, the university job shop should be your first port of call. It will have lists of vacancies and usually holds a job fair in Freshers' Week”

WELLBEING AND MENTAL HEALTH

University can be challenging if you're struggling to cope with your workload, finances, accommodation or personal issues. It can be even more difficult if you already have a diagnosed mental health condition. That's why every university has its own wellbeing and mental health hub that's open to all students who need emotional support.

The services offered vary between universities, but you can usually find out which ones are available at your own uni from the website or the student union. Most universities provide counselling services so you can talk through your issues, be signposted to apps and resources that can help, and/or be referred to a specialist mental health adviser. This support can be tailored to your specific needs, for example, neurodiversity mentoring or support with specific learning differences.

Some universities offer free courses in mindfulness, talking therapies and even dog therapy for reducing stress during the exam period!

CAREERS AND EMPLOYMENT ADVICE

If you're looking for part-time work, the university job shop should be your first port of call. It will have lists of vacancies and usually holds a job fair in Freshers' Week. Hospitality and retail are the most common sectors with student jobs, but there may also be opportunities in administration, marketing, care and many other industries. On the university campus itself, there may be more unusual forms of work, such as taking part in scientific studies such as psychology and sleep trials.

When it comes to finding a graduate job, staff at the university job shop can provide one-to-one advice on creating a good CV and improving your interview technique, so make the most of the help that's available!



DISABILITY SERVICES

If you have a disability and/or specific learning difference, the disability services team can help you with advice, guidance and tailored support. As a priority, they can check if you're receiving all the funding you're entitled to, in particular the Disabled Students' Allowance (DSA).

It's important to realise that DSA covers a wide range of conditions and diagnoses, including (but not limited to) physical disability; specific learning difference; mental health conditions; autism and/or ADHD; chronic illness and/or pain; and deafness. Remember, you may be entitled to DSA even if you don't identify as disabled so it's worth applying.

"If you have a disability and/or specific learning difference, the disability services team can help you with advice, guidance and tailored support"



**11% OF STUDENTS
HAVE RECEIVED
HARDSHIP FUNDING
FROM THEIR UNIVERSITY**

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

Careers and employment
advice is available



5 STUDENT APPS

1 ANY.DO (Android, iOS, free)

With this app, you can list tasks, tick them off when done, and separate out bigger projects so that they seem more manageable.

2 APPBLOCK (Android, iOS, free)

If you're constantly distracted by your phone when studying, use this app to instantly block apps and websites.

3 LASTPASS (Android, iOS; free trial, then £2.60 per month, billed annually)

This password manager app with enhanced security is great for saving all your passwords and syncing them across multiple devices.

4 TRAINLINE (Android, iOS, free)

Search for cheap train tickets home with this indispensable app; use the SplitSave feature to find the cheapest options per journey.

5 URSAFE (Android, iOS, free)

Use this personal safety app on nights out with a 'Follow me' map feature you can share with loved ones, and an SOS alert button. ■

In addition, if you suspect you have an undiagnosed specific learning difference that is preventing you from reaching your full potential, the team can offer support while you get a diagnosis and apply for DSA.

After a successful DSA application, you will be sent a DSA2 letter of entitlement which details what support you have been granted funding for. You should share this with the disability services team. If you've been given funding for assistive technology (AT) and training, or perhaps for a non-medical helper such as a note-taker or a sign language interpreter, the staff will make sure the support is in place. They will also help you to create an Individual Learning Plan (ILP) which reflects the necessary reasonable adjustments and adaptations to learning, teaching and exams.

CAMPUS FACILITIES

There's a whole raft of excellent facilities on campus, so make sure you take advantage of them. Perhaps the most important, and where you will probably spend the most time, is the university library. This isn't just a place full of books; there are plenty of useful IT resources too, including free and low-cost software that can be used during your degree. Many universities offer e-learning resources, such as journals and databases, that you can access from home, student halls or a private rental.

Need a quiet place in which to work? Book a study space on campus for a few hours. Most universities have spaces for individual study as well as rooms for groups to work in. The majority of these areas can be found in libraries.

Outdoors, campuses have a variety of sports grounds and sports facilities. The activities offered differ from one university to another, but there's usually a wide range to get involved in, especially team sports.



“The first step
when it comes
to a great job
interview is to
research and
research some
more”



JOB SEARCH

Whether you're searching for a job to help fund you through uni, or are looking to start a career, these tips from **Claire Muffett-Reece** will set you on the path to success

N

o one likes job interviews – and if you do, you're much braver than us! And, when you consider that on average 118 candidates apply for a single job, with 20% being actually interviewed, it's no wonder you struggle to sleep the night before and have sweaty palms waiting to be called in. So, what's the key to being that person that gets the call saying they've got the job? These top 10 tips are sure to help. »



1

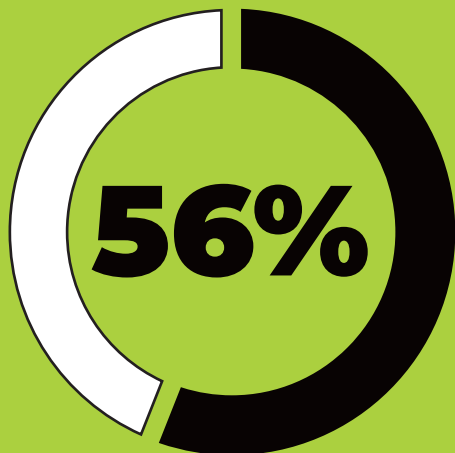
BE PREPARED

The first step when it comes to a great job interview is to research and research some more. Rocking up for a job you love the sound of with no knowledge of the company is going to be awkward and embarrassing for you both, so knowledge here is most definitely power. Look at their website and social media presence, making a note of any awards or achievements, as well as the basics such as how the business started and the progression they want their company to take. Check out any other social networking sites they belong to and follow them, as well as any management members you think could be advantageous to your success. And don't just focus on their business alone – looking into competitor companies also shows how well you've done your research, should a question surrounding this area arise.

2

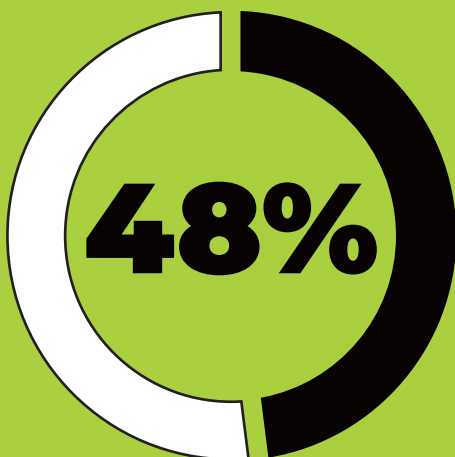
NO SPELLING MISTAKES

This may seem obvious, but if you haven't applied for a job in a while it's high time you looked at your CV to see what updates need to be made. Is it up to scratch in terms of design, with aesthetic qualities that make it stand out from the rest? Ideally, you don't also want it to be pages and pages long – that person who's considering you for an interview will soon tire reading about your job age 16 delivering newspapers. Instead, only include previous jobs you've had that show you're the right person for the job, adding skills you know your prospective employer is looking for from the job description given. The same applies for qualifications – list the amount, rather than the fact you got the best grade in English in secondary school – and add any experience you think will show you've gone the extra mile to get the job in question. »



56% OF FULL-TIME UK UNDERGRADUATES WORK AROUND 14.5 HOURS A WEEK

(The Guardian)



48% OF UNIVERSITIES INCLUDE INFORMATION ABOUT PART-TIME WORK ON THEIR WEBSITES

(HEPI)

Prepare answers prior to your interview

3

CONSIDER WHAT THEY'LL ASK YOU

This is the time to look at the job description again, as your interviewer will ask questions related to what it is they've listed. Sit down and write everything you think is relevant when it comes to answering those points, then make your answers more concise so you don't ramble on until you're cut short to move along. Similarly, be set to answer more questions about yourself in general, from the normal 'tell me about yourself' to hobbies and interests outside of work. Just be sure that your answers are as relevant as you can to the candidate they're looking for – there's no point in telling them you watch TV in your spare time if you volunteer regularly for a local charity, for example. Finally, ask friends or family to test you on your answers, asking for positive and negative feedback to work on prior to your interview.

“This may seem obvious, but if you haven't applied for a job in a while it's high time you looked at your CV to see what updates need to be made”



4

CONSIDER WHAT TO ASK

An interviewer will always end by seeing if you've any questions to ask – again this is key when it comes to ensuring you success, as it shows you're keen and have a real interest

in the job in question. Typically, employers like to be asked what specific responsibilities you'll be required to do, as well as your progression for the future and any challenges you could face if successful. Likewise, try to have some questions at the ready to ask during the interview process itself, again showing you're listening attentively and have a general interest in the role. Just be sure not to interrupt mid flow, and don't ask anything the interviewer may have already spoken about, as the last thing you need is for them to think you weren't listening.

5

DRESS TO IMPRESS

You also need to be able to dress for what your job entails, looking again on socials to see what other employees wear on a daily basis. However, even if staff dress casually, you should

never turn up to an interview in casual attire yourself, making sure that everything is as it should be, such as a smart and professional outfit that's clean, ironed and well-fitting. Slightly overdressed rather than underdressed shows again that you've made the effort, and the same should apply to your grooming routine as well, ensuring your hair is clean and styled well, your nails are well maintained and if you wear make-up that it's kept neutral and definitely not OTT.

6

GET ORGANISED

It's the evening before your interview: now's the time to get everything as ready as you can. Get your outfit out and double check it's 100% presentable, then set out everything you need to take

along, with a few copies of your CV plus your list of questions, any references you may need and a portfolio of all of your achievements and relevant work you've done prior. A pen and notepad is also a good idea to have to hand, plus you may even need proof of ID, should you get hired there and then! Again, it's all down to being organised, getting a good night's sleep and setting more than one alarm to ensure you're up and ready in plenty of time. »



7

CONSIDER THE TIME

Another top tip to ensure the best possible interview is to factor in everything on the day itself. Start by getting up early, eating a good breakfast and

lunch if needed so you're well fuelled and don't encounter any embarrassing tummy rumblings in the interview itself! Next, factor in plenty of time to get there, accounting for any eventualities such as train delays or traffic jams. Make sure you know exactly where you're supposed to be, too, looking on Google maps and searching images so you know what building it is you're headed to. And always arrive early – ideally 15 minutes before – to demonstrate punctuality and again that you're keen to be hired for the job in question. And please, turn those phones off!

8

CALM THOSE NERVES

It's a tricky one, we know, but you have to appear confident on the outside, even if you don't feel that way on the inside. You've done your research and have a great list of questions to ask, so now it's all about how you compose yourself.

Start with a firm – not vice-like! – handshake, smiling and making good eye contact when greeted. When asked to sit consider your posture, with a straight back and no fidgeting. Remember to keep that eye contact when you're being spoken to, trying to maintain it when answering so you don't look overly nervous. Talk slowly and clearly and consider how you speak, using appropriate words and considering whether you've answered a particular question for too long. And above all bear in mind that your interviewer has been in this position at some stage or another, which should hopefully ease those nerves a little.

9

KEEP CALM & CARRY ON

Sometimes things don't go quite to plan – but don't panic! If you've been asked a specific question you don't know the answer to now's the

time to be honest, explaining that you don't understand but that you're willing to learn. You could even ask your interviewer to clarify further so you can better understand the question that's arisen. They'll be much happier with this direct approach rather than fumbling your way through with an answer that makes no sense. You could even ask if you could come back to the question later, or listen for any part you can specifically address, being sure to focus on that rather than the area you're not quite sure about in that particular moment.



“Even if staff dress casually, you should never turn up to an interview in casual attire yourself, making sure that everything is as it should be, such as a smart and professional outfit that’s clean, ironed and well-fitting”

FIVE INTERVIEW/ EMPLOYMENT APPS

1 HURU (Android, iOS, free)

Practice mock interviews with this AI job interview prep coach, designed to get feedback instantly on different facets of the assessment. Using real-world scenarios and live coaching, it even factors in your facial expression, voice analysis and records on your device so you can see yourself performing and improve your skills.

2 TOTALJOBS (Android, iOS, free)

This app provides access to all of its vacancies available, letting you search for a new position, save listings, create alerts and even apply directly on the app. Find jobs posted daily from 40+ sectors, filter by relevance, salary, date or distance and also specify if you are looking for a full-time or part-time job.

3 HUZZLE (Android, iOS, free)

Over 30,000 UK students land their dream job with Huzzle, a personal stream of curated career events, internships and graduate jobs. Personalised to your goals, you input your interests and career goals then get meaningful recommendations based on your preferences.

4 MY PERFECT CV (Android, iOS, free)

MyPerfectCV has helped over 15 million jobseekers build their perfect CV in minutes. With tons of recruiter approved one-click designs, as well as CV content pre-written by professionals, you also have powerful visual customisation tools and expert advice to guide you every step of the way.

5 LINKEDIN (Android, iOS, free)

With an impressive one billion members, with LinkedIn you can discover career opportunities, grow your professional network and stay up-to-date with business news all in one place. Create a profile to showcase your CV, with the app letting you follow industry leaders, share business articles and engage in conversations. ■



10

FOLLOW UP

The interview's over – that's it, right?

Nope – there's still a few things you can do to show you want the job.

Send an email thanking them for the opportunity, ideally waiting until the next morning so you don't come across overly-keen. Don't stress if you haven't heard from them within a couple of days: they may well have a lot of people to interview, so be patient and hold fire. If, however, a couple of weeks have passed and you've not received an answer one way or another, drop them another line to ask for feedback. And if you get the call you've been waiting for – with a positive outcome! – be sure you're happy with the offer they put forward, as there's nothing worse than agreeing to a role, salary and contract you're not 100% willing to accept.



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(StandOut CV)

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off your
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How to survive uni without cooking

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STEP 2

Pick your meals

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STEP 3

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We deliver to your door. No prep or cleaning required - simply heat, eat and enjoy.



"These high protein meals are super easy and tasty too, helping me eat healthy while still enjoying Uni life!"

-Emily, University of Nottingham

Great



115,509 reviews on

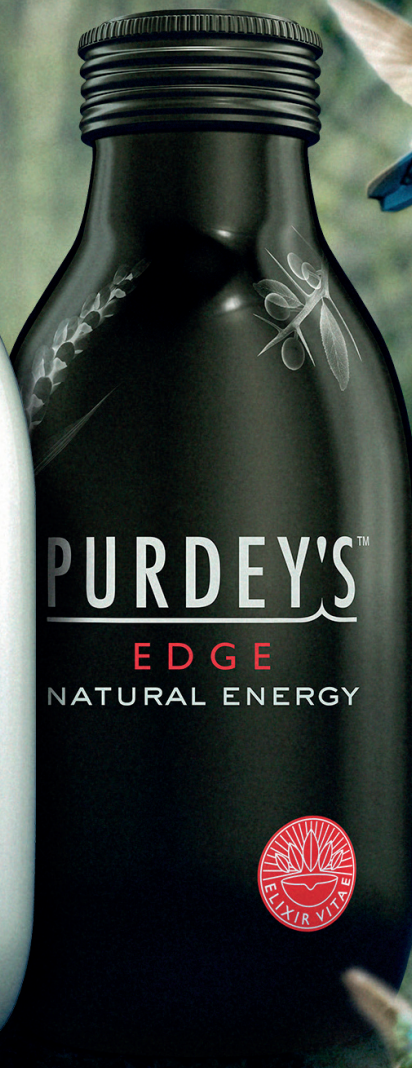
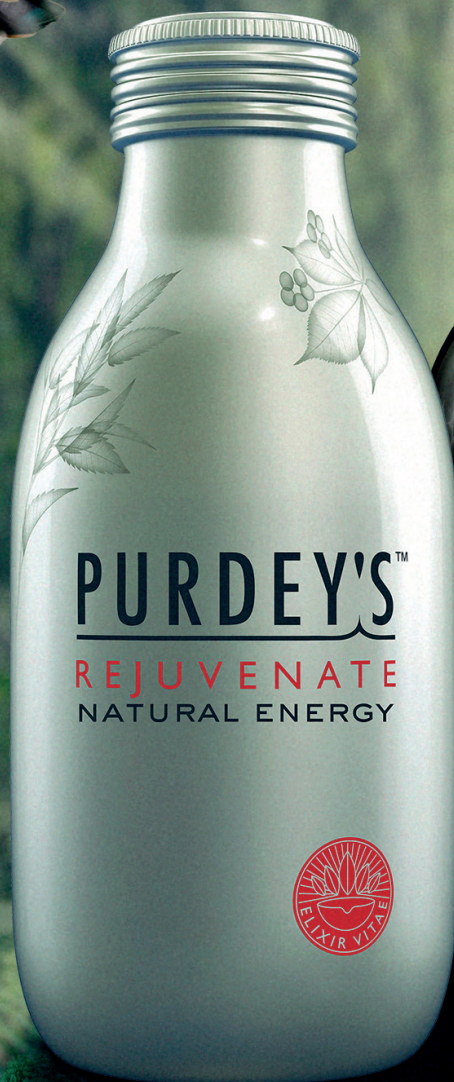


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