

# How Much Does It Cost To Go To University

Advice on the costs you may incur during your life as a Student



University  
of Worcester

Student Services

# Costs of Going to University



This Guide sets out to give you an idea of what costs you may incur during your life as a Student at the University of Worcester.

It will help you identify where your money is going so you can take control of your finances. Tracking what you spend, even for a couple of weeks, can help you to work out where you can make savings.

It also offers you advice on how to plan your budget, and what financial support is available to Students here at the University.

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# Cost of Living

## Tuition Fees and Everyday Expenses

Tuition fees and living costs are the main areas to consider when allocating your finances, and working out a budget.

**You need to remember that you will have to buy things you may have taken for granted at home (such as food and washing powder) and it's wise to think about all these issues when devising your budget.**

**This guide will give you an idea on the costs of living.**

## Living costs in Worcester

The cost of living in Worcester is comparatively very reasonable. Rent and many other costs are lower than larger cities.

The proximity of our campuses and halls of residence to each other and to the city centre means that you shouldn't need to spend additional money on transportation if you are living locally.

If you are living further afield, you will need to factor travel (and parking) costs into your budget.

# Covering Costs at University

## Home Student

Most Home students can apply for a Tuition Fee Loan from Student Finance. The loan is paid directly to the University or College.

Home students can also apply for a Maintenance Loan from Student Finance to help with their living costs. Students with children may also be eligible for additional support from the Parent's Learning Allowance and Childcare Grant.

[www.gov.uk/student-finance](http://www.gov.uk/student-finance)

For Home students, your student loan, parental contribution (see page 6), part-time job and maybe scholarship or trust funds can help support you while you are at University.

## Covering Costs at University (cont....)

### Healthcare Students

Students on a Nursing, Midwifery or Allied Health Professional course may be eligible for additional financial support from the NHS Learning Support fund.

[www.nhsbsa.nhs.uk/nhs-learning-support-fund](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund)

### EU Students

Financial support from Student Finance England will be available to eligible EU students if their course in England started in the 2020 to 2021 academic year or before. The support will be available for the duration of the course, provided the required residency criteria are met.

EU students starting a course on or after 1 August 2021, must have settled or pre-settled status under the EU Settlement Scheme to get student finance. If you're coming to the UK from 1 January 2021, you may need to apply for a visa to study here. If you are self funding you will need to cover your costs with help from your family, part-time job or maybe bursaries / trust funds.

[www.gov.uk/student-finance/eu-students](http://www.gov.uk/student-finance/eu-students)

### International Students

If you are an international student, you should ensure that you have enough funds to cover your tuition and living costs for the duration of your course before you apply for a visa.

If you cannot provide an official letter from a sponsor stating that they will cover all of your fees and living costs for

the duration of your course, you must be able to prove that you have sufficient funds to be able to cover the cost of your course and your stay in the UK.

## Additional Financial Support

### Bursaries and Scholarships

[www.worcester.ac.uk/study/fees-and-finance/scholarships.aspx](http://www.worcester.ac.uk/study/fees-and-finance/scholarships.aspx)

### Part-time Work

[www2.worc.ac.uk/careers](http://www2.worc.ac.uk/careers)

[www.worcester.ac.uk/life/help-and-support/services-for-students/earn-as-you-learn/home.aspx](http://www.worcester.ac.uk/life/help-and-support/services-for-students/earn-as-you-learn/home.aspx)

### Access to Learning Fund (University Hardship Fund)

[www2.worc.ac.uk/moneyadvice/accesstolearningfund](http://www2.worc.ac.uk/moneyadvice/accesstolearningfund)

### Trust Funds and Charities

[www2.worc.ac.uk/moneyadvice/trustfunds](http://www2.worc.ac.uk/moneyadvice/trustfunds)

[www.turn2us.org.uk/](http://www.turn2us.org.uk/)

If you are concerned about money, you should get advice on alternative sources of help from the University's Money Advice Service through firstpoint  
Email: [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)





## Parental Contribution

The current student finance system uses your parents' income (if you are under 25 and live with them or depend on them financially) to determine how much money you get to live off while you're studying ie. your Maintenance Loan. This means it is means-tested.

The higher your parents' income, the lower your Maintenance Loan. The government therefore expects parents to cover the shortfall.

To help you work out how much your parents are expected to contribute MoneySavingExpert has developed a University Maintenance Contribution Ready Reckoner at:

[www.moneysavingexpert.com/students/student-loan-parental-contribution-tool/](http://www.moneysavingexpert.com/students/student-loan-parental-contribution-tool/)

However, parents are sometimes not in the position, or not willing to contribute the expected amount to top up the Maintenance Loan, so you may need to source additional funds elsewhere.

**See page 20 of this guide for ideas on how to boost your income and page 5 for ideas of other sources of income including Part Time Jobs, Educational Trust Funds and the University's Access to Learning Fund.**

# What Do Students Spend Their Money On?

On this page you'll find the results of The Student Living Index Survey by NatWest. You can view the full results at:

<https://personal.natwest.com/personal/life-moments/students-and-graduates/student-living-index.html>

## Student Living Index 2021

This survey polled 2337 University Students living in the UK and ran between 4th June - 17th June 2021.

Students were asked about where their money came from and what they spent it on. The survey found that, other than rent, the top costs per month were:

- Supermarket food shopping, toiletries & household items - £81.20
- Clothes, shoes & accessories - £34.50
- Eating out (inc. coffees, restaurant, etc...) - £32.70
- Alcohol (all consumed) - £27.10
- Takeaways (inc food deliveries and collection - £26.30
- Household bills - £24.20
- Going out (inc. gigs, theatre, cinema, clubs but excluding alcohol) - £24.10
- Transport whilst visiting home during term time - £18.40
- Trips - £18.30



- Public transport day-to-day travel - £16.60
- Car day-to-day travel (inc petrol, MOT, insurance) - £15.90
- Self-care & wellbeing - £13.70
- Books, course materials, printing, library costs etc - £12.70
- Mobile phone bills & related costs - £12.40
- Home entertainment - £6.80

*Obviously costs differ across the country and between students, but they will give you an idea on costs you may incur and the importance of trying to stick to a budget.*

### Panel provider:

YouthSight - Experts in student and young professionals research



# Accommodation Costs

## Halls of Residence

Many first year students choose to live in halls of residence. In 2021/22 prices range from £108 to £184 per week. Most students pay for 39 weeks but those taking longer courses, such as nursing or teaching, pay for the length of the course.

The charges for accommodation include, gas, electricity, water, free internet access, contents insurance and gym membership.

A damage deposit of £300 will be required in advance and you will be able to pay your accommodation fees in six instalments from October to March or three instalments in October, January and April. If you have any queries about making payments you should contact the University's Finance Office by emailing: [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk)

[www.worcester.ac.uk/life/accommodation/living-in-halls](http://www.worcester.ac.uk/life/accommodation/living-in-halls)

## University of Worcester Accommodation Fees for 2021/22

Accommodation	Price per week
Traditional Hall	£108
Standard	£133
Standard Plus	£142
En-suite	£158
En-suite Extra	£174
En-suite Premium	£184
Postgrad Non En-suite	£148
Postgrad En-suite	£161

All of the prices listed are for self-catered accommodation.

## University Managed House

In addition to halls accommodation, the University also manages a small number of student shared properties close by. These all offer a good standard of accommodation at a competitive price. Free gym membership and contents insurance are also included in the cost of your rent.

[www.worcester.ac.uk/life/accommodation/living-in-a-university-managed-house.aspx](http://www.worcester.ac.uk/life/accommodation/living-in-a-university-managed-house.aspx)



# Private Rented Accommodation

If you move to privately rented accommodation in your second year, you can expect to pay an average of £80-£110 per week for a room in a shared house, plus bills.

As a student off campus you still have access to the same facilities as students living on campus, including the support of the Accommodation Team and Student Experience Team to help you with any queries that might arise.

Please remember agreement lengths, deposit amounts and arrangements for paying bills vary from property to property. Take advice from the Accommodation Team if you are unsure about any of these important details.

## Deposit

Your deposit will usually be equivalent to one month's rent, and £200-£300 is usually payable at the same time, to retain your room during the summer. You will need to pay both the deposit and your first month's rent in advance of moving into the property.

### **REMEMBER TO PUT MONEY ASIDE EARLY FOR THESE COSTS**

The deposit is there to cover any damage you might do to the property, and landlords must protect it using one of the three Tenancy Deposit schemes: Deposit Protection Service, MyDeposits - including deposits that were held by Capita and Tenancy Deposit Scheme.



If everything is ok when you move out, you will receive the whole deposit back. However, your landlord can deduct money from your deposit if there is damage to the property, unpaid rent, etc.

## Studentpad

The Accommodation Team hold a Housing Fair in January and following this they advertise all Worcester City Licenced properties on Studentpad.

[www.worcesterstudentpad.co.uk/  
Accommodation](http://www.worcesterstudentpad.co.uk/Accommodation)

The Accommodation Service can be contacted on **01905 855300** or email: [accommodationteam@worc.ac.uk](mailto:accommodationteam@worc.ac.uk)



## Household Bills

Household bills include energy bills for gas and electricity, water rates, TV licence and telephone and internet charges.

Check to see which bills are included in your rent - sometimes private landlords will cover the cost of bills too. Make sure you know what is and isn't covered when you choose your accommodation.

### Guide to Costs - Gas & Electricity

As of March 2021, according to Ofgem, the average variable tariff for a dual fuel customer was £1,042 per year. However, this can vary widely between companies & even between different tariffs, and obviously by the size of the house/flat.

It is therefore very important to shop around to get the best deal for you. Simply use a comparison site and the new Company will do all the work for you.

**Check out comparison sites for the best deals:**

[www.comparethemarket.com](http://www.comparethemarket.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.uswitch.com](http://www.uswitch.com)

[www.gocompare.com](http://www.gocompare.com)

### Reduce energy bills (and help the environment!)

- Turning the thermostat down by even 1°C can cut your heating bill significantly.
- When a room is empty, make sure that the lights are turned off.
- Close the curtains at night so you don't lose heat through the windows.
- Stop draughts from badly fitting windows and doors.
- Set your heating to come on around half an hour before you come home rather than leave it on all day while no one is in the house.
- Leaving your appliances on standby wastes energy. Make the effort and turn them off.
- Don't put the heating on if you don't have to. Warm jumpers can work too!
- Baths use more energy than showers - as long as you're not spending 20 minutes in the shower.
- Use most economical household fuel provider where relevant.

## TV Licence

If you have a television at University then you must pay an annual TV Licence of £159 per year (@ April 2021)

You need to be covered by a TV Licence if you:

- watch or record any live TV online
- download or watch BBC programmes on BBC iPlayer - live, catch up or on demand

*This applies to any device and provider you use.*

If you have a joint tenancy, several TVs are covered by one licence, so you can share the costs, but if you have a separate tenancy a licence is needed for each set.

If you go home for the summer holidays, you may be able to get a refund on your TV licence for the remaining months.

[www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

## Water

The average annual bill for household water & sewerage bills in England and Wales are forecast to come down from £410 to £408 in 2021/22. If you have a water meter, you will be charged based on how much water you use. If not, you will pay a fixed amount each year.

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

## Council Tax

- Full-time students are exempt from Council Tax unless living with non-student adults. Exemption certificates can be printed from the student SOLE page.
- Where a student is sharing a house with a non-student adult the Council Tax bill for the household will be liable to a 25% reduction.



# Home Phone & Broadband

## Home phone and broadband

Most broadband connections will require a home phone line, but this is often included in the broadband package.

Prices start from around £15/month for Standard broadband. Faster fibre-optic connections cost more, but may be more suitable if there are lots of people sharing one connection. Check out Money Saving Expert's tips on how to get cheap broadband at:

[www.moneysavingexpert.com/broadband-and-tv/cheap-broadband/](http://www.moneysavingexpert.com/broadband-and-tv/cheap-broadband/)

## Mobile Phone

Think about your mobile deal. It's easier to keep track of your spending on 'Pay-as-you-go', but things can really add up if you're making a lot of long calls, plus you'll probably have to buy the handset as well.

It's normally cheapest to buy a package of minutes, texts and internet data each month. Check the different networks to get the best offer. If you get a contract with a 'free' phone, you'll pay for it with a higher monthly bill.

Shop around for the best deal, but read what you're signing carefully, and factor those monthly fees into your budget.

Read the small print in mobile phone and internet contracts. Some can be



expensive once the free offers have finished and costly to end the contract before the due date.

**Plus use comparison sites for the best deals:**

[www.uswitch.com](http://www.uswitch.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.comparethemarket.com](http://www.comparethemarket.com)

[www.gocompare.com](http://www.gocompare.com)

## Reducing Phone Bills

Skype works like an internet telephone service, letting you talk to other Skype users for free. It's easy to set up by downloading free software from the Skype website, but even if other people don't have Skype on their computers, you can still call their landline or mobiles at cheaper rates than normal.

Alternatives to Skype include WhatsApp, FaceTime, Facebook Messenger, Google Duo...

## International Students

if you need to call home often, you might save money using a network like Lebara which specialises in international calls. [www.lebara.co.uk](http://www.lebara.co.uk)

# Food & Other Essentials

It depends on what you buy, but an average shopping budget is about £25-£35 per week.

## Shopping costs

Try to avoid doing your grocery shopping in independent corner shops, which tend to be more expensive than supermarket chains.

For example:

	Small shop costs	Supermarket costs
Pint of milk	80p	50p
6 free range eggs	£1.50	£1.10
300g bacon	£2.10	£1.50
2L Pepsi	£2.20	£2.00
Heinz baked beans 390g	£1.20	£1.00
200g Nescafe	£6.00	£4.00
240 PG Tips Tea Bags	£4.10	£3.48
1kg sugar	80p	65p
720g Nestle Shreddies	£2.99	£2.40
9 Andrex Toilet Rolls	£5.00	£4.00

(Prices from August 2021)

## Money Saving Tips

- Try to avoid buying take-away food which is a lot more expensive than cooking your own or buying a pre-cooked meal from a supermarket. For example, a take-away pizza can cost between £6 and £18 but one from a supermarket can cost as little as £2 to £4.
- Making your own sandwiches can cost less than 50p a day but ready-made ones cost between £3 and £4.
- Buy supermarket own brands and check out reduced items usually available at the end of each day.
- Buy fruit and vegetables from a greengrocer or market.
- Avoid impulse buying and don't shop when you're hungry.





## Travel Costs

According to the Student Living Index 2021 (see page 7) students are spending the following average monthly costs on travel:

Car - Day-to-day travel - £15.90

Public Transport Day-to-day travel - £16.60

Transport whilst visiting home during term time - £18.40

### Rail Travel

Student Rail cards cost £30 a year or £70 for 3 years, and can save you up to a third off rail travel costs and are available to anyone between 16 and 25, and to full-time students aged 26 and over.

[www.16-25railcard.co.uk](http://www.16-25railcard.co.uk)

Disabled persons' railcards entitle you to a third off most rail fares across Britain for you and a companion and currently cost £20 a year or £54 for three years.

[www.disabledpersons-railcard.co.uk](http://www.disabledpersons-railcard.co.uk)

### Bus Travel

Local First buses drop off outside the University and also pick up in the St John's Campus and offer cheaper rates for tickets bought in advance.

For further information visit the firstpoint website at:

[www2.worc.ac.uk/firstpoint/bus-travel](http://www2.worc.ac.uk/firstpoint/bus-travel)

Disabled people fulfilling the relevant criteria are entitled to free bus passes for bus travel in the city of Worcester. For eligibility visit:

[www.worcestershire.gov.uk](http://www.worcestershire.gov.uk)

### National Express

A Young Persons Coachcard is available to anyone aged between 16 - 26, and to full-time students. It costs just £12.50 a year or £30 for three years, and gives you a third off Standard and Fully Flexible fares and 15% off travel to events and festivals.

[www.nationalexpress.com/en/offers/coachcards/young-person](http://www.nationalexpress.com/en/offers/coachcards/young-person)

# Car Parking Costs

The majority of students do not need a car for most of their time at University. However, there are a limited number of car parking places and students can apply for a car parking permit to park on campus although you are not guaranteed a parking space if you purchase a permit.



**The costs for 2021/22 are listed below:**

## **Off Peak Permits - £41 per annum**

For students parking on campus outside the hours of 8am to 5pm Mon-Fri, anytime at weekends, bank holidays and anytime in July and August.

## **Severn Campus Permit - £50 per annum**

Same as the £41 off-peak permit but also allows students to park at the Severn campus at all times Mon-Fri.

## **Peak Annual Permit - £169 per annum**

(or £100 for the set periods of 1st August to 31st January, or 1st February to 31st July)  
For students who are resident more than one mile from St John's Campus (Severn Gate entrance).

## **Peak Semester (under 1 mile) - £325 per semester, or £250 per semester for placement students.**

For students either resident on campus or living less than a mile away.

**PARKING PERMITS ARE AVAILABLE FREE TO DISABLED STUDENTS.**

Apply online at:

[www.worc.ac.uk/life/accommodation/car-parking-information.aspx](http://www.worc.ac.uk/life/accommodation/car-parking-information.aspx)

## **Cycling**

If you wish to cycle to University or between campuses, then there is the University's Woo Bike Share scheme. The 100 bike fleet has 50 pedal bikes and 50 electric e-bikes.

- Students and staff join by paying a £45 annual membership via the online Woo Bikes system
- To start your membership, collect your FREE helmet and lights from the Bike Shop on St Johns campus
- Collect key from any 24/7 hub City or St Johns' reception
- Hire pedal bikes up to 7 days and e-bikes at no extra cost for 24 hours
- After you've used it, return the bike to any of our hubs and hand in the key (and battery for e-bikes)

For details visit:

[www.worcester.ac.uk/about/sustainability/what-we-do/transport-and-travel/bike-share.aspx](http://www.worcester.ac.uk/about/sustainability/what-we-do/transport-and-travel/bike-share.aspx)



## Study Costs

### Books, printing and photocopying

- There are day to day costs and expenditure for students on basic books, stationery, printing and photocopying and the amounts vary between courses.
- You won't need to buy all the books on your reading list, just the core texts. Ask your tutor which are the most important ones. Remember the Library has an excellent collection of books.
- Some can also be bought second hand from second year students, or on eBay or Amazon.

### Equipment

**Vital equipment and materials** - the University has excellent facilities, computer access for all students and your academic lecturers will let you know of the best place to buy any extra equipment.

### Field Trips

Attending compulsory field trips or placements – you might have to pay for transport and/or accommodation. There can be a fee for optional trips.

### Independent Study

If your course includes producing an Independent Study in its final year then additional costs are likely to be incurred. These costs will depend very much on your course and the project you have chosen to undertake and you are advised to talk to your tutor about potential expenses.

### Retakes

There is no charge for having a module REASSESSED but if it needs to be RETAKEN then the student will be charged the cost of the module by the University Finance Office. Tuition Fee Loans are not available through Student Finance England to pay for retakes.



# Healthcare Costs

## Help with Healthcare Costs

- Students in full-time education who are under the age of 19 are automatically entitled to full help with health costs (except travel costs, in which case they can apply to the Low Income Scheme).
- Students aged 19 and over, entering higher education can apply to the NHS Low Income Scheme to see if they qualify for help (see below).

## NHS Low Income Scheme

The scheme covers:

- NHS prescriptions
- NHS dental treatment
- Eye care costs - sight tests, glasses and contact lenses
- Travel costs to receive NHS treatment
- NHS wigs and fabric supports

To apply for help with any of the above costs you need to complete a HC1 Form. You will also need to supply information about your income and living costs.

[www.nhsbsa.nhs.uk/nhs-low-income-scheme](http://www.nhsbsa.nhs.uk/nhs-low-income-scheme)

You can also get the HC1 from Job-centres, GP practices, pharmacies and Citizens Advice.

## NHS Prescription Costs

- The current prescription charge is £9.35 per item (June 2021)
- A three monthly Prescription Pre-payment Certificate (PPC) is £30.25 and could save you money if you

- need 4 or more items in 3 months
- A 12 month certificate is £108.10 and could save you money if you need more than 12 items in a year

[www.nhsbsa.nhs.uk/help-nhs-prescription-costs](http://www.nhsbsa.nhs.uk/help-nhs-prescription-costs)

## NHS Dental Charges

- Band 1 £23.80 - This covers examinations, diagnosis (including X-rays), advice on how to prevent future problems, scale and polish if necessary and preventative care
- Band 2 £65.20 - This covers every thing listed in Band 1, plus any further treatment such as fillings, root canal work or if your dentist needs to take out one or more of your teeth
- Band 3 £282.80 – This covers every thing listed in Bands 1 and 2, plus crowns, dentures, bridges and other laboratory work

[www.nhsbsa.nhs.uk/help-nhs-dental-costs](http://www.nhsbsa.nhs.uk/help-nhs-dental-costs)





## Socialising & Shopping

The Student Living Index (see page 7) showed that Students, on average, spent:

- £34.50 on clothes, shoes & accessories
- £32.70 on eating out (inc. coffees, restaurants etc)
- £27.10 on alcohol
- £26.30 on takeaways
- £24.10 on going out (inc. gigs, cinema, theatre, clubs etc)

### Shopping

- Keep track of your spending patterns, little things like coffee, fast food, downloads, Spotify and so on can soon add up.
- Sign up for reward cards in your most frequent shops for savings & bonuses.
- Shop in Charity Shops, or wait for the Sales - it'll save you £££'s.
- Don't buy anything you can't afford! If you really need it, save up.

### Student Discounts

- You can save money by taking advantage of student discounts, and

also by getting a NUS TOTUM Card - see page 19.

- Student discounts are available on nights out, eating out, entrance fees, entertainment, tickets, fashion, health and fitness and much more.

### Socialising

Study life balance means putting enough effort into your academic work while also taking time to enjoy the social, sporting and cultural aspects of being a student.

There are lots of clubs and societies that you can join at the Students' Union and there are many student nights at the University and at various venues in the city.

**Some advice from current / previous students on how they avoid overspending on nights out:**

“Pay all bills & set aside money for socialising etc”

“Take money not a bank card out shopping/clubbing as that limits what you can spend”

“Sometimes spend night in with friends instead of nights out”

# TOTUM Card

## About Totum

TOTUM is the number 1 student discount card and app giving you access to huge offers on food and essentials, tech, travel and home delivery. Plus fashion, beauty and a whole lot more.

TOTUM is the only student discount platform endorsed by the National Union of Students (NUS).

TOTUM is also available with PASS-accredited proof of age ID, perfect for proving you're over 18 on a night out.

Some TOTUM memberships also come with a 12-month ISIC digital membership card as standard, opening up access to even more money saving discounts in countries around the world.

## TOTUM Memberships

### TOTUM

TOTUM is the full membership and costs £14.99 for 12 months and gives you access to lots of national and local discounts including discounts and deals on eating out and fashion, tech and travel, and everything in between. In addition you get exclusive access to flash sales and special offers.

You also get a free 12-month International Student Card (ISIC) digital card add on.

*The fee for your TOTUM membership is soon recovered through the savings available.*

[www.totum.com](http://www.totum.com)



### TOTUM Digital

100% FREE for students and gives you access to a curated list of massive student discounts, over 300 in all; including ASOS, boohoo, PizzaExpress and MyProtein. To make the most of TOTUM Digital make sure you download the app.

Please note, TOTUM Digital student members do not receive an ISIC digital card.

### TOTUM PRO

Is for part-time learners studying for a professional qualification for over 10 hours per week for a minimum of 12 weeks, or a current member of a recognised professional body. Totum Pro offers loads of discounts and offers available in-store, online and via the TOTUM app.

**TOTUM Digital membership is available for 12 months, while TOTUM and TOTUM PRO membership is available for 1, 2 or 3 years.**

Source:

[www.totum.com/](http://www.totum.com/)

# Help With Budgeting

It is important to monitor your spending in order to ensure that you have enough money for essentials like rent and fuel bills and to prevent overspending.

Try using the Money Advice online Student Budgeting Calculator to help you see whether you need to cut your spending on non-essential items and/or increase your income.

[www2.worc.ac.uk/moneyadvice/online-resources.html](http://www2.worc.ac.uk/moneyadvice/online-resources.html)

## Budgeting Tips

- Ensure that your budget includes extra or irregular expenses such as birthdays, Christmas, car maintenance etc.
- Once you have put together a budget, make sure that you stick to it.
- Prevent overspending by using cash rather than debit cards.
- Avoid using credit cards, storecards etc. which charge interest.
- Do not use credit as a source of income – the idea of a budget is to spend within your means.
- Don't use PayDay loans because the interest rates are notoriously high, and the debt can mount up very quickly.
- Get household and other goods for free by enrolling with your local Freecycle scheme, for more information visit [www.freecycle.org](http://www.freecycle.org)



- Get items repaired at your local Repair Café instead of throwing them away - better for your pocket & the environment. <https://repaircafe.org/en>
- Don't expect to be able to afford as many luxuries as you did before you became a student e.g. Sky TV, foreign holidays, gym membership

## Boost Your Income

- Get a Part-time Job whilst you are at University, at least in your first and second year.
- Sell unwanted items on sites such as eBay, Gumtree or Facebook.
- Sell unwanted cds, dvds and games through sites such as CEX, Ziffit or Music Magpie.
- Use cashback sites when shopping online.
- Make money online - find tips at: [www.moneysavingexpert.com/family/make-money-online](http://www.moneysavingexpert.com/family/make-money-online)

**If you are struggling financially you can contact the University's Money Advisers for advice through firstpoint on 01905 542551 or by email at: [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)**

# Dealing With Debts

Don't Ignore Debts - if you are experiencing problems paying a bill, don't ignore it - get in touch with the creditor. You may be able to negotiate smaller payments.

## Priority Debts

Priority Debts include Rent, Council Tax, Utilities (Gas, Electricity and Water) etc. It is important to remember that when making payments, Priority Debts come first.

## Non Priority Debts

Non Priority Debts include credit cards, catalogue debts, loans, store cards etc. These can be dealt with by seeking debt management assistance from free agencies - see below.

## Free Debt Advice Agencies

Citizens Advice Bureau  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

National Debtline  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

StepChange  
[www.stepchange.org](http://www.stepchange.org)

## Never pay for Debt Advice!

*There are several companies who offer FREE advice and support. However, watch out for the companies who offer free advice, but charge you high fees for setting up and administering your debt management plan.*



**If you need any help or support with any welfare or financial matter, contact the University's Money Advisers through firstpoint on 01905 542551  
email: [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)**

# Useful Resources

Knowing that your finances are under control will allow you to relax and enjoy your time at University.

**The following resources are available to help you:**

## Budget Sheet

Using a budget sheet will help you to see where you can cut your spending on non-essential items, and whether you need to increase your income.

## Spending Log

Use this log to record and monitor your spending and to help you identify any spending pattern that you would like to change.

## Sharing Household Bills

Some useful tips and practical solutions to help you and your housemates organise and pay your household bills, in a way that is fair to everyone involved.

**These resources are available to download from the Money Advice webpage at:**  
[www2.worc.ac.uk/moneyadvice/online-resources](http://www2.worc.ac.uk/moneyadvice/online-resources)

## Online Budgeting Calculator

You can also find an online calculator on the same webpage to help balance your budget. Just input all your income and expenditure and it works out your weekly budget.

## Budgeting Tips

For budgeting advice and tips see:  
[www2.worc.ac.uk/moneyadvice/budgeting-tips](http://www2.worc.ac.uk/moneyadvice/budgeting-tips)

## International Students

Additional advice and support (including an international student calculator to help you work out a budget) can be found on the “UK Council for International Student Affairs” website:

[www.ukcisa.org.uk](http://www.ukcisa.org.uk)

## Mobile phone apps

There are also lots of budgeting apps available to download on your phone. Make sure it’s a reputable app as you’ll be divulging financial information.

**Money Saving Expert** lists the following Free student budgeting mobile apps:

**Yolt** - [www.yolt.com/](http://www.yolt.com/)

**Cleo** - [www.meetcleo.com/](http://www.meetcleo.com/)

**Money Dashboard**

[www.moneydashboard.com/](http://www.moneydashboard.com/)

**Spending Tracker**

<https://apps.apple.com/gb/app/spending-tracker/id548615579>

Find more information on student budgeting at:

[www.moneysavingexpert.com/students/student-budgeting-planner/](http://www.moneysavingexpert.com/students/student-budgeting-planner/)





To arrange an appointment with a University of Worcester Money Adviser, please email [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk) or phone 01905 542551

## Money Advice Service

[www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice)

The University of Worcester's Money Advice Service is here to provide students and potential students at the University of Worcester with welfare and financial advice and support.

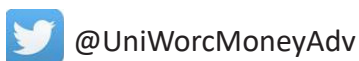
We do not give legal advice but we can help you to identify major elements of your welfare or financial difficulties and provide information, advice and help to resolve them.

Contact us via **firstpoint**  
Peirson Study & Guidance Centre  
University of Worcester  
Henwick Grove  
St Johns  
Worcester  
WR2 6AJ

Tel: 01905 542551

Email: [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)

Follow us for money saving and budgeting tips plus funding information and more at:





## Support at the University of Worcester

Listed below are a few of the support services available at the University.

### **firstpoint**

The first point of contact for all student enquiries, helping students access information and support during their studies.

[www2.worc.ac.uk/firstpoint](http://www2.worc.ac.uk/firstpoint)

### **Careers & Employability Service**

The Careers Team support students and graduates with the planning and management of their careers and development of employability skills.

[www2.worc.ac.uk/careers](http://www2.worc.ac.uk/careers)

### **Counselling & Mental Health**

Staffed by professionally trained practitioners who are experienced in helping with a wide range of personal and life issues.

[www2.worc.ac.uk/counselling](http://www2.worc.ac.uk/counselling)

### **Disability & Dyslexia Service**

Offer support, advice and guidance to students who have a disability, medical condition or Specific Learning Difficulty (SpLD).

[www2.worc.ac.uk/disabilityanddyslexia](http://www2.worc.ac.uk/disabilityanddyslexia)

### **Money Advice Service**

Advice on Student Loans & Grants, University's Hardship Fund, Welfare Benefits, Debt Management, Budgeting etc..

[www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice)

### **Student Support and Wellbeing**

Provide a confidential support service on a broad range of pastoral and welfare issues and any concerns that are affecting your time at the University of Worcester.

[www2.worc.ac.uk/studentssupport](http://www2.worc.ac.uk/studentssupport)

### **Worcester Students' Union**

An independent charity, devoted to the educational interests and welfare of all students studying at the University. Advice is available on academic, housing, health, personal problems, etc.

[www.worcsu.com/](http://www.worcsu.com/)





# Additional Sources of Help & Advice



## Free and Impartial Money Advice

### StepChange

[www.stepchange.org](http://www.stepchange.org)

Free help and advice with debt management.

Tel: 0800 138 1111

### National Debtline

[www.nationaldebtline.org](http://www.nationaldebtline.org)

Free debt advice & support.

Tel: 0808 808 4000

### Money Helper

[www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)

Free unbiased advice and information to help people manage their money.

Tel: 0800 138 7777

## General Finance and Consumer Rights

### Money Saving Expert

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Journalistic website created by Martin Lewis which provides free guides, tips, tools & techniques on how to save money.

### The Financial Conduct Authority

[www.fca.org.uk](http://www.fca.org.uk)

Offers advice on all aspects of consumer rights and issues.

### TaxAid

<http://taxaid.org.uk/>

Free advice on tax to those on low incomes.

Tel: 0345 120 3779

# Additional Sources of Help & Advice

## Tax and Benefits

Universal Credit Helpline

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

Tel: 0800 328 5644

Tax Credits Helpline

[www.gov.uk/child-tax-credit](http://www.gov.uk/child-tax-credit)

HM Revenue & Customs

[www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)

Information on Tax, including Child Benefit and Tax Credit.

Tel: 0300 200 3300

Job Centre Plus

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

For welfare benefit claims as well as help finding work.

## Worcester Local Services

Worcester Citizens Advice Bureau

<https://citizensadviceworcester.org.uk/>

Provide information/advice and direct people to the best source of help for their issue.

Tel: 0808 278 7891

Worcester Job Centre Plus

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)

Tel: 0800 169 0190

Worcester Hub (Worcester City Council)

[www.worcester.gov.uk](http://www.worcester.gov.uk)

Local council contact point for information on a variety of issues.

Tel: 01905 722233



Provided by the University of Worcester  
Money Advice Service  
firstpoint, Peirson Centre,  
Henwick Grove, St Johns, Worcester, WR2 6AJ

[www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice)

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