

How Much Does It Cost To Go To University

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



Costs of Going to University

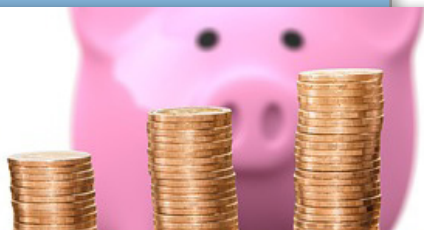


This Guide sets out to give you an idea of what costs you may incur during your life as a Student at the University of Worcester.

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.

Contents



| Description | Page |
|-------------------------------------|-------------|
| Cost of Living | 4 |
| Covering Costs at University | 4-5 |
| Additional Financial Support | 5 |
| Parental Contribution | 6 |
| What Students Spend Their Money On | 7 |
| Accommodation Costs | 8-9 |
| Household Bills | 10-11 |
| Home Phone & Broadband | 12 |
| Food & Other Essentials | 13 |
| Travel Costs | 14-15 |
| Study Costs | 16 |
| Healthcare Costs | 17 |
| Socialising & Shopping | 18 |
| TOTUM Card | 19 |
| Help With Budgeting | 20 |
| Dealing With Debts | 21 |
| Useful Resources | 22 |
| University's Money Advice Service | 23 |
| Support at University of Worcester | 24 |
| Additional Sources of Help & Advice | 26-27 |



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

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

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, or they have settled or pre-settled status.

Eligible students with pre-settled status can receive a Tuition Fee Loan and students with settled status will receive the same funding as Home students.

The support will be available for the duration of the course, provided the required residency criteria are met.

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

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

Part-time Work

www2.worc.ac.uk/careers

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

Trust Funds and Charities

www2.worc.ac.uk/moneyadvice/trustfunds

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





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/

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

Student Living Index 2022

This survey polled 2964 University Students living in the UK and ran between 27th June - 11th July 2022.

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 - £76.29
- Household bills - £56.45
- Clothes, shoes & accessories - £48.10
- Car day-to-day travel (inc petrol, MOT, insurance) - £47.04
- Going out (inc. gigs, theatre, cinema, clubs but excluding alcohol) - £44.72
- Alcohol (all consumed) - £43.34
- Trips (weekends away, holidays, visiting friends) - £41.49
- Public transport day-to-day travel - £39.47
- Transport whilst visiting home during term time - £38.73



- Eating out (inc. coffees, restaurant, etc...) - £38.56
- Books, course materials, printing, library costs etc - £35.92
- Takeaways (inc food deliveries and collection) - £31.11
- Self-care & wellbeing - £26.77
- Investing in cryptocurrency - £26.25
- Sports (equipment, subscriptions, fees) £23.99
- Home entertainment - £22.56
- Mobile phone bills & related costs - £20.56

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 2022/23 prices range from £111 to £189 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

www.worcester.ac.uk/life/accommodation/living-in-halls

University of Worcester Accommodation Fees for 2022/23

| Accommodation | Price per week |
|-----------------------|----------------|
| Traditional Hall | £111 |
| Standard | £137 |
| Standard Plus | £146 |
| En-suite | £163 |
| En-suite Extra | £179 |
| En-suite Premium | £189 |
| Postgrad Non En-suite | £152 |
| Postgrad En-suite | £166 |

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

Private Rented Accommodation

If you move to privately rented accommodation in your second year, you can expect to pay an average of £90-£120 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.

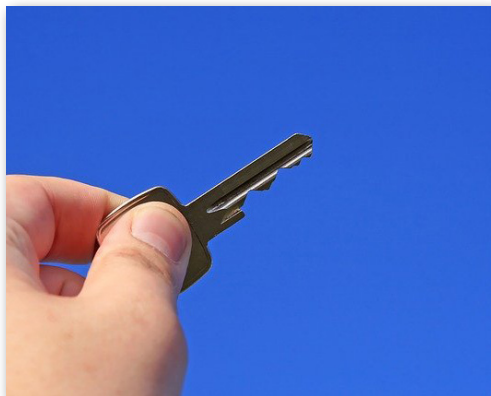
Please remember agreement lengths, deposit amounts and arrangements for paying bills vary from property to property. Take advice from the Accommodation Team if you are unsure about any of these important details.

Deposit

Your deposit will usually be equivalent to one month's rent, and around £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

The Accommodation Service can be contacted on **01905 855300** or email: 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 April 2022, according to Ofgem, the average variable tariff for a dual fuel customer was £1,971 per year, but due to the current energy crisis is due to rise again in October 2022. This obviously varies 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

www.moneysupermarket.com

www.uswitch.com

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 2022)

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

Water

The average annual bill for household water & sewerage bills in England and Wales is £408 in 2022/23. 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

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/

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

www.moneysupermarket.com

www.comparethemarket.com

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

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 2022 (see page 7) students are spending the following average monthly costs on travel:

Car - Day-to-day travel - £47.04

Public Transport Day-to-day travel - £39.47

Transport whilst visiting home during term time - £38.73

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

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

Bus Travel

Local First buses drop off outside the University and also pick up at the St John's Campus. Simply download the First Bus App and you'll be able to buy tickets on your phone any time of day. Weekly and monthly tickets also available. For further information visit www.firstbus.co.uk/

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

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

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 2022/23 are listed below:

Peak Semester (under 1 mile) - £335 per semester, or £255 per semester for placement students.

For students resident in any University halls or managed accommodation across the city, or living within one mile of the St John's Campus.

Peak Semester (over 1 mile) - £103 per semester. For students living more than one mile from the St John's Campus, and not living in University halls or managed accommodation.

Peak Annual Permit - £174 per annum. For students living more than one mile from the St John's Campus, and not living in University halls or managed accommodation.

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.

Apply online at:
www.worc.ac.uk/life/accommodation/car-parking-information.aspx

PARKING PERMITS ARE AVAILABLE FREE TO DISABLED STUDENTS.

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



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

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 2022)
- 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

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 everything 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 everything listed in Bands 1 and 2, plus crowns, dentures, bridges and other laboratory work

www.nhsbsa.nhs.uk/help-nhs-dental-costs





Socialising & Shopping

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

- £48.10 on clothes, shoes & accessories
- £38.56 on eating out (inc. coffees, restaurants etc)
- £43.34 on alcohol
- £31.11 on takeaways
- £44.72 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 (or £24.99 for 3 year) 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, PLUS free Tastecard.

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

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 Apples, ASOS, boohoo and Amazon. 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/

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

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



- 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

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

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

National Debtline
www.nationaldebtline.org

StepChange
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

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

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

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

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/

Cleo - www.meetcleo.com/

Money Dashboard

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/





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

Money Advice Service

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

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



@UniWorcMoneyAdv



@UniWorcMoneyAdvice





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

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

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

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

Money Advice Service

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

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/studentsupport

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/



Additional Sources of Help & Advice



Free and Impartial Money Advice

StepChange

www.stepchange.org

Free help and advice with debt management.

Tel: 0800 138 1111

National Debtline

www.nationaldebtline.org

Free debt advice & support.

Tel: 0808 808 4000

Money Helper

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

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

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

Tel: 0800 328 5644

Tax Credits Helpline

www.gov.uk/child-tax-credit

HM Revenue & Customs

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

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

Tel: 0800 169 0190

Worcester Hub (Worcester City Council)

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

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