

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

Contents

- 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.

Most Home students and EU 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. 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.

Reasonable 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.



For UK students, your student loan, parental contribution, part-time job and maybe scholarship help support you while you are at University.

International student costs

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.

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.

MoneySavingExpert has developed a University Maintenance Contribution Ready Reckoner at:

www.moneysavingexpert.com/students/student-loan-parental-contribution-tool/ to help you work

out how much your parents are expected to contribute.

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 18 of this guide for ideas on how to boost your income and page 20 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 by NatWest which is a survey run each year. You can view the full results at:

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

Student Living Index

This survey polled 2806 University Students living in the UK and ran between 3rd June - 11th June 2020.

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 - £81.60
- Going out (inc. gigs, theatre, cinema, clubs) - £33.10

- Eating out (inc. takeaways, coffees, restaurant, etc...) - £33.10
- Clothes, shoes & accessories - £32.60
- Alcohol - £29.30
- Public transport day-to-day travel - £26.10
- Household bills - £23.50
- Transport whilst visiting home during term time - £18.70
- Books, course materials, printing, library costs etc - £15.10
- Car day-to-day travel - £14.70
- Trips - £13.20
- Mobile phone bills & related costs - £12.40
- Self-care & wellbeing - £11.60
- Home entertainment - £10.30

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 2020/21 prices range from £105 to £169 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.

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

University of Worcester Accommodation Fees for 2020/21

Accommodation	Price per week
Traditional Hall	£105
Standard	£129
Standard Plus	£138
En-suite	£153
En-suite Extra	£169
Fern Hall & Oldbury House (postgraduate)	£144 - £156

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

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

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

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 £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 the



Tenancy Deposit Protection Scheme. See www.gov.uk/tenancy-deposit-protection

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

Full details and more information about off campus properties can be found by visiting:

www.worcesterstudentpad.co.uk/Accommodation

You need a password to access the site, which is available from the Accommodation office.

Housing lists are available each year from the beginning of February.

If you have any questions about accommodation, please call 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 May 2019, according to Ofgem, the average variable tariff for a dual fuel customer was £1,254 per year, but obviously this varies depending on the size of the property eg. if you live alone in a one or two bed flat, UK Power estimates gas at £33 a month and £34 for electric.

www.moneyadvice.service.org.uk



Reducing energy bills (and helping 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. Check out comparison sites for the best deals:

www.uswitch.com

www.moneysupermarket.com

www.comparethemarket.com

www.gocompare.com



TV Licence

If you have a television at University then you must pay an annual TV Licence of £157.50 per year (@ April 2020)

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 household water and sewerage bill for 2020/21 is estimated at £396.

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

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/phones/cheap-broadband

Plus use comparison sites for the best deals:

www.uswitch.com

www.moneysupermarket.com

www.comparethemarket.com

www.gocompare.com

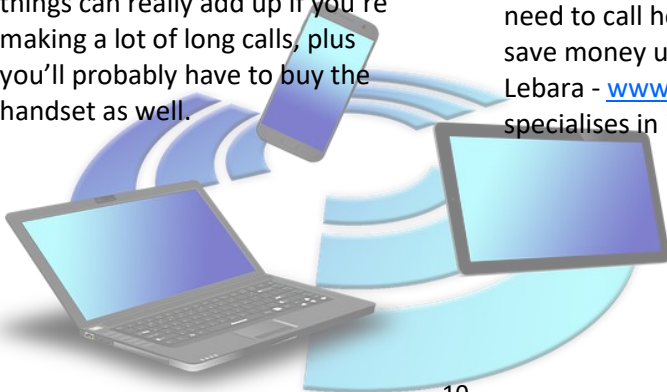
Mobile Phone

- 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.

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.
- **INTERNATIONAL STUDENTS** - if you need to call home often, you might save money using a network like Lebara - www.lebara.co.uk which specialises in international calls.



Food & Other Essentials

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

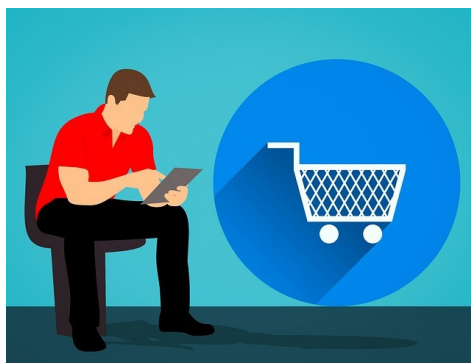
Shopping costs

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	70p	49p
6 free range eggs	£1.25	85p
200g bacon	£1.90	95p
2L Pepsi	£1.99	£1.95
Heinz baked beans 415g	89p	75p
100g Nescafe	£3.49	£3.25
1.5L Volvic Water	£1.12	70p
1kg sugar	69p	65p
415g Nestle Shreddies	£2.39	£2.00
9 Andrex Toilet Rolls	£4.25	£4.00

(Prices from August 2019)



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 £13 but one from a supermarket can cost as little as £2 to £3.
- 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 2020 (see page 5) students are spending the following average monthly costs on travel:

- Car - Day-to-day travel - £14.70
- Public Transport Day-to-day travel - £26.10
- Transport whilst visiting home during term time - £18.70

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 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-passes

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 2020/21 are listed below:

- Off Peak Permits cost £40 per annum and are for those 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 is available for £50 per annum which is the same as the £40 off-peak permit but also allows students to park at the Severn campus at all times Mon-Fri.
- Peak Annual Permit - for those who are resident more than one mile from St John's Campus (Severn Gate entrance) will be £164 per annum or £97 for the set periods of 1st August to 31st January, or 3rd January to 31st July.
- Permits for students either resident on campus or living less than a mile away are £325 per set semester period, or £250 per semester for placement students.

- Parking permits are available free to disabled students.

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

For information on car sharing visit: www.worcester.ac.uk/about/sustainability/what-we-do/transport-and-travel/car-share.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 at no extra cost and e-bikes 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.
- The cost of a black and white photocopied sheet at the University of Worcester is 5p.

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.

Help with Healthcare Costs

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NHS Prescription Costs

- The current prescription charge is £9.15 per item (June 2020)
- A three monthly Prescription Pre-payment Certificate (PPC) is £29.65 and could save you money if you need 4 or more items in 3 months
- A 12 month certificate is £105.90 and could save you money if you need more than 12 items in a year

NHS Dental Charges

-



Socialising & Shopping

The Student Living Index (see page 5) showed that Students, on average, spent:

£33.10 on eating out (inc. takeaways, coffees, restaurants etc)

£33.10 on going out (inc. gigs, cinema, theatre, clubs etc)

£32.60 on clothes, shoes & accessories

£29.30 on alcohol

Shopping

- Keep track of your spending patterns, little things like coffee, fast food, I-tunes, 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 17.
- 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:

"Leave your bank card at home on a night 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

There are several types of TOTUM membership available.

TOTUM Lite

A free membership for verified students which provides access to a curated list of student discounts and offers.

TOTUM

This full membership 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.

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

TOTUM PRO

TOTUM PRO is made especially for professional learners, and opens up a whole world of fantastic savings on everything from dining out and keeping fit to travel abroad.

Apply

Apply for your TOTUM card online at www.totum.com or you can download the app to take your discounts with you.



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/resources

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, store cards 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 having problems meeting basic expenses contact the University's Money Advisers for advice through firstpoint
Email: 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 such as:

Citizens Advice Bureau:

www.citizensadvice.org.uk

National Debtline:

www.nationaldebtline.org

StepChange:

www.stepchange.org

Note: 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

Email: firstpoint@worc.ac.uk



Covering Costs at University

Most students use a mix of:

**Financial Support from parents/
family (see page 4)**

**Financial Support from the
Government via Student Finance**

www.gov.uk/student-finance

**Bursaries and Scholarships from
the University**

www.worcester.ac.uk/study/fees-and-finance/scholarships.aspx

Part-time Work

www.worcester.ac.uk/life/help-and-support/services-for-students/earn-as-you-learn/home.aspx

www2.worc.ac.uk/careers

**There's also Extra Support
available if you're
struggling with money:**

**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)

**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

Useful Resources

Managing your money is one of the most important things you will learn as a student. 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 house-mates 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/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/budgetingtips

International Students

Additional advice and support can be found on the “UK Council for International Student Affairs” website: www.ukcisa.org.uk

This also includes an international student calculator which will help you work out how to manage your money and build a budget for living and studying in the UK:

www.ukcisa.org.uk/Information--Advice/Studying--living-in-the-UK/How-much-will-it-cost-to-study-in-the-UK



University of Worcester Money Advice Service

www2.worc.ac.uk/moneyadvice

The Money Advice Service is here to provide students and potential students at the University of Worcester with welfare and financial advice and support. You can book a one to one appointment with a Money Adviser via **firstpoint**.

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**

Email: firstpoint@worc.ac.uk

Follow us at:

 @uniworcmoneyadv

 University of Worcester Money Advice

Additional Sources of Help & Advice

Free and Impartial Money Advice

StepChange

www.stepchange.org

Free debt advice & support.

Tel: 0800 138 1111



National Debtline

www.nationaldebtline.org

Free debt advice & support.

Tel: 0808 808 4000

My Money Steps

www.mymoneysteps.org

Free online debt advice service run by National Debtline.

Tel: 0808 808 4000

Citizens Advice

www.citizensadvice.org.uk

Free, confidential information and advice on money, legal, consumer and other problems.

The Money Advice Service

www.moneyadviceservice.org.uk

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

Tel: 0800 138 7777

Jobs and Benefits

HM Revenue & Customs

www.hmrc.gov.uk

Information on Tax, including Child Benefit and Tax Credit.

Job Centre Plus

www.gov.uk/contact-jobcentre-plus

For welfare benefit claims as well as help finding work.

Tel: 0800 055 6688

Universal Credit Helpline

www.gov.uk/universal-credit

Tel: 0800 328 5644

Tax Credits Helpline

www.gov.uk/child-tax-credit

Tel: 0345 300 3900

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

Worcester Local Services

Worcester Citizens Advice Bureau

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

The Hopmarket, The Foregate, Worcester, WR1 1DL

Tel: 0344 4111 303

Worcester Job Centre Plus

For welfare benefit claims as well as help finding work.

Vine House, Farrier St, Worcester WR1 3EL

Tel: 0800 169 0190



Provided by the University of Worcester

Money Advice Service

**firstpoint, Peirson Centre,
Henwick Grove, St Johns, Worcester, WR2 6AJ**

www2.worc.ac.uk/moneyadvice

July 2020