



# FINANCIAL SAVVINESS

Your guide to managing finances

[QAHIGHereducation.com](http://QAHIGHereducation.com)



# Financial savviness

- It's normal to feel worried, anxious when times are hard.
- 80% of students are worried about making ends meet at University.
- Financial stress can affect your self esteem which in turn can lead to emotional distress, which is a common human emotion.
- Try to avoid withdrawing from life because you think you cannot afford to be active or socialize, there are many activities that do not incur any costs.
- It always helps to speak to people, including friends, family or professional support organisations.
- The Welfare team are always available to discuss any of your concerns with you.



# Budgeting tips

## **Budgeting**

Golden Rule: getting your student loan or wages doesn't mean you're instantly rich. Remember this money has to last you for the whole month or term, so why not try weekly budgeting?

## **Managing Accounts**

Getting a student bank account can be a good way of managing your day to day money. You may also get freebies with the account you open depending on which bank..

## **Make sure you save**

Weekly budgeting can make it easier to identify where you can cut back and save. Transfer any savings into a savings account for a rainy day.



Establishing your incomings. Considering all money incomes such as wages, student finance, family financial support



Estimate your outgoings, consider all the expenditures that are due to go out such as rent, food, transport, etc.



If you feel you are paying more on your bills then you should please check out the 'save the students life cost' page





## Council tax

Full time students are exempt from Council Tax. Council Tax Exemption Certificates can be requested from your Student Service Team.

If you're living in a residence with all students, you are council tax exempt. If you're living in a property with non-students, you are entitled to 25% council tax exemption

Please ensure before contacting our Student Service Team, your term time address is up to date.

Birmingham: [SSBHAM@QA.COM](mailto:SSBHAM@QA.COM)

London: [SSLDN@QA.COM](mailto:SSLDN@QA.COM)

Manchester: [UKMA.Studentservices@qa.com](mailto:UKMA.Studentservices@qa.com)

For more about the Welfare Team, scan the QR code



# Topcashback & Quidco

Did you know you can save money when you access regular merchants that you shop with online?

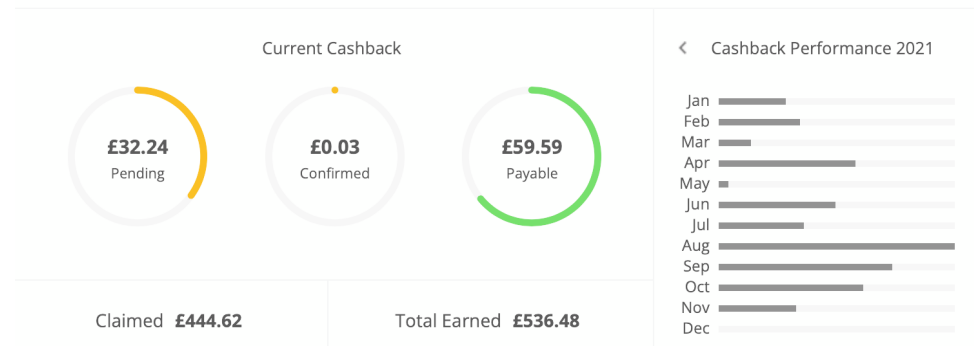
The idea is to visit Topcashback/Quidco and click on the merchants you wish to shop with. It will indicate how much cashback you can receive and then you will be taken to the website of choice where you can shop and purchase as normal.

This is applicable across many things such as: Fashion, electrical goods, entertainment, insurance and finances, utilities and travel.

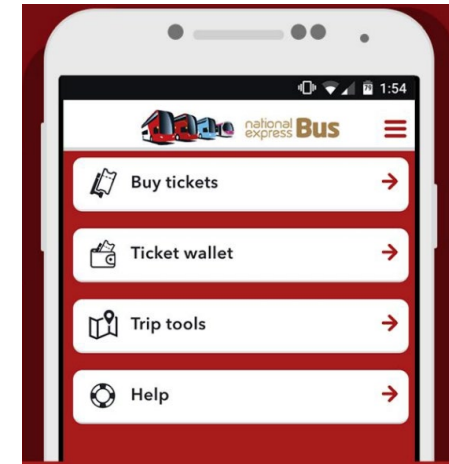
Quidco



## My Dashboard



# Finding cheaper travel



If you are using public transport, you potentially may be able to save money by accessing, Oyster Card, Rail Cards and paying by Direct Debits.

Some of these discounts may require you to get proof of student status, therefore please get in touch with Student Service Team to obtain a letter.

For more about the Welfare Team, scan the QR code



# Turn2Us benefit and grant entitlements

**turn  
2US** Tackling  
financial  
insecurity  
together.

Check your  
benefit  
entitlement



Millions of people are missing out on thousands of pounds. Check what you

[Use the Benefits Calculator](#) →

Search for a  
grant



There are many grants that provide financial support to people who need it.

[Use the Grants Search](#) →

Energy and  
water bills



Find out what benefits, grants and other schemes may be available to you.

[Energy and water support](#) →

Other  
information and  
support



Find out what other financial advice and support is available.

[Information and support](#) →

Turn2us helps young people in financial need, gain access to welfare benefits, charitable grants and other financial help:

- Online
- By Phone
- Face to Face through partner organisations.

For more about the Welfare Team, scan the QR code





# Money advice: Support organisations

There are lots of FREE advice agencies and charities out there to give you money advice, here are a few:

Support Pages:

- Save the Student <https://www.savesthestudent.org/>
- The Money Advice Service <https://www.moneyadviceservice.co.uk>
- Citizens Advice Bureau <https://www.citizensadvice.org.uk/>
- Money Saving Expert <https://www.moneysavingexpert.com/>
- Black Bullion <https://www.blackbullion.com/>
- NUS <https://www.nus.org.uk>
- Totum <https://www.totum.com/>
- Topcashback <https://www.topcashback.co.uk/>
- Quidco <https://www.quidco.com/>
- Turn2us [Fighting UK Poverty - Turn2us](https://www.turn2us.org.uk)



# ACCESSING STUDENT WELFARE SUPPORT

## **OPEN DOOR POLICY**

You can pop into see us whenever you like.

## **ASK FOR A REFERRAL**

You can ask for any member of staff to refer you.

## **CONTACTABLE BY EMAIL / TELEPHONE**

QAHE.Welfare@qa.com / 0121 756 9578