



STUDENT FUNDING & SPONSORSHIP

BOOKS

SCHOOL LIBRARY:

- **Miscellaneous books/leaflets/guides to student finance** - available in the Careers section of the school library

PUBLIC LIBRARIES (usually kept in their reference sections):

- **The Directory of Grant Making Trusts** – lists organisations who will give grants to individual students. Kept in most of the larger East Devon libraries (i.e. Honiton/Exmouth/Sidmouth) and also in Exeter Central Library.
 - **Educational Grants Directory** (Honiton/Exmouth/Sidmouth libraries)
 - **A Guide to Grants for Individuals in Need** (Exeter Central Library)
- [Devon Library Service](#) – search their online library catalogue

WEBSITES

FINANCE

- [Student Finance](#) – the official Government website
- [Student Loan Repayment Calculator](#) - Information from 'The Complete University Guide' website
- [Devon County Council – Alternative Funding Guide](#) - section of Devon County Council's website giving details of alternative funding sources for Southwest students: trusts, charities & foundations
- [National Union of Students](#) (NUS) - Information and advice on all aspects of student life
- [Money Saving Expert](#) - Free 6th Formers' Guide to Student Finance 2013 from Money Expert Martin Lewis
- [Student Bank Accounts](#) – comparing student bank accounts, from the Money Saving Expert website
- [Independent Taskforce on Student Finance Information](#) – The Taskforce was launched in June 2011. It's headed by Martin Lewis of MoneySavingExpert.com and made up of groups including Universities UK, the NUS and UCAS
- [Low Income Survival Tips](#) – from 'The Money Advice Service'
- [Scholarship Search](#) - search for pre-university, undergraduate and postgraduate scholarships
- [Moneyfacts](#) - Independent comparison website for a wide range of financial products

OTHER USEFUL WEBSITES

- [Student Books](#) - free auction site for buying and selling student books
- [UK Book Exchange](#) - free site for buying and selling used textbooks

PRACTICAL MONEY ADVICE TO HELP YOU SURVIVE HIGHER EDUCATION

- Compare student bank account deals. Find one with an interest free overdraft that suits your course. Open an account before you arrive at university.
- If this means changing banks, be sure to close your old account. Having two student accounts is not a clever move.
- Find a branch sympathetic with the student experience. Check if they have a specialist Student Business Officer.
- Don't buy all the books and equipment on your course list. The department will tell you which items are needed first. Others can be bought (possibly second hand) or borrowed later from the campus library.
- Cars may seem necessary but few students can afford them. Can you? Parking can be an expensive nightmare.
- Don't be tempted by instant credit, credit cards or store cards.
- Put some savings by for the start of the year. Not everyone's first Maintenance Loan installment arrives on time.
- You could open a savings account and deposit a weekly/monthly amount of your loan into your student account to help you budget.
- Make sure you're getting your full entitlements - e.g. special support grant, parents' learning allowance, childcare grant, long courses loan.
- Know when the tuition fees / accommodation payments are expected.
- The date of your direct debits or standing orders should be set for just after the due date of any regular income.
- Pay bills on time to avoid penalty charges and return library books on time to avoid fines.
- Take advantage of special student discounts.
- If money starts getting tight, try leaving the cashpoint card at home.
- Think about how much you use your mobile 'phone. What would suit you best? Pay-as-you-go or a contract?
Keep an eye on your phone bills.
- Talk to your bank before you overdraw. You'll save on bank charges and be sure to check and keep all your bank statements.
- Keep your cheque stubs and ATM receipts.
- When house-sharing, run a house joint account for all the regular bills.
- Don't go shopping when you're hungry. If it helps, write a list and try to stick to it. Watch your diet. Takeaways and convenience foods are expensive.
- Watch the socialising! Be careful of Freshers' Week, Rag Week, and end of term events.
- For a fortnight, write down every item you spend money on: drinks, snacks, clothes, bus fares, cigarettes, socialising etc. Add it up each night and total it at the end of the fortnight. You'll soon find where you can make savings.
- Ask for help at an early stage. Talk to the Student Money Advisers at your university. Advice is impartial and strictly confidential.

Don't panic - stay in control of your finances

Source: Bath University's Funding & Sponsorship leaflet