

Money Matters

2011
2012



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This booklet was produced by the University of Sussex Students' Union Advice & Representation Centre and the University of Sussex Student Life Centre in August 2011. Whilst every effort was made to ensure that the information in this booklet was correct at the time of publication, no liability can be accepted for omissions, inaccuracies or subsequent legislative changes.

INTRODUCTION

Welcome (or welcome back) to Sussex and the new 2011/12 edition of Money Matters!

As you will no doubt have realised, money matters a lot when you're a student. You may have just left home and are now having to manage your own finances for the first time, or you may have arrived having been more accustomed to managing your money but are perhaps not used to living on such a low income. Alternatively, you may have been at Sussex a while but are still struggling to get to grips with your finances and constantly juggling things around in an effort to get by. Whether you've just started your course or have already been here a while, managing your money whilst studying presents some unique challenges. The cost of living at Sussex is high and the current economic climate has brought about huge increases in the cost of food and many other essentials making it even more expensive to live here, yet the majority of students have to survive on a very limited budget. This booklet, produced jointly by the Students' Union Advice and Representation department and the Student Life Centre at the University of Sussex, aims to provide information on a whole range of money-related issues including:

- Managing your money whilst living on a limited income
- Additional sources of income that you may be able to secure
- Money saving tips
- Banking and financial products
- What to do if you get into financial difficulties

The information given in this booklet is aimed at ALL students at Sussex whether you're full or part-time, an undergraduate or postgraduate and whether you are a UK, EU or an international student.

Whilst most of the information provided is relevant for all students some sections are aimed at specific groups – these should be clearly identified.

Whilst we hope you will find the information contained in this booklet useful, remember that it is only intended as a brief guide so please contact the Advice & Representation Centre and or the Student Life Centre if you require more detailed information.

Good luck!

The University of Sussex Students' Union Advice & Representation Centre & the Student Life Centre.

SECTION 1

Managing your money

With careful budgeting and planning it is possible to get your finances under control and manage your money effectively for the duration of your studies. This section should provide you with the basics you need to start the process.

1.1 Get organised

Before you can get on top of your finances you need to get organised: open, read save and file all financial papers as soon as possible, remember to always let your bank, utility providers, know if you have moved and have a change of address (it will be your responsibility when the overdue demands comes through if you don't!) Read through your statements, query payments you are unsure about, keep an eye out for regular unfamiliar amounts leaving your account (if you make payments on-line or use internet banking always keep an eye out for any fraudulent use). If you read through your bank statements when they come and regularly check your balance at the ATM, then you are in part starting to regain control of your finances. The biggest obstacle to successfully managing a budget is 'putting your head in the sand' at the start.

Examples of financial papers that you may need to keep (we suggest you keep at least 3 years worth) include:

- Student income papers – financial notification letters, payment schedules, bursary award letters etc.
- Benefit and tax credit papers – any correspondence such as award letters, calculation sheets etc
- Statements – bank, credit cards, store cards etc. (If you bank on-line create a secure folder for your statements).
- Bills – gas, electricity, water, phone, TV licence etc.
- Housing documents – tenancy agreements, mortgage statements etc.
- Insurance papers – buildings, contents, life, travel etc.
- Car documents – tax, MOT, insurance etc.
- Photocopy and keep receipts for travel passes such as monthly/annual bus passes (might help if you lose the original).
- Work documents – pay slips, P60s etc.
- Travel & immigration documents – visa, passport, health cards etc.

Take some time now to sort through your papers and file them (in date order) in separate folders. You can buy cheap folders from the Students' Union shop or ask around your school to see if any of the school staff have some old ones they don't need, and remember: try to file things away in the right places as they come in rather than piling them all up to 'do later'.

1.2 Draw up a budget

Once you've got your paperwork in order the next step is to draw up a budget. Drawing up a budget is absolutely vital if you are going to get to grips with your money as it's the best way you can work out how much money you can afford to spend, and check that you are not over-spending.

Having a budget allows you to directly compare the amount of money that you have coming in with all things you have to pay for, like rent, food, travel costs and bills. It also allows you to quickly see if there's any shortfall between your income and expenditure that you need to address, any sources of income that you could add or increase, as well as any areas of expenditure that you could or should reduce.

Having a budget is also crucial if you are going to apply for anything like an overdraft as well as being useful when it comes to working out how much you can afford, if any, to put aside towards savings. All in all, having a budget is the best way that you can take control of your finances rather than letting your money (or the lack of it!) control you. Drawing up a budget is not difficult – but it does take time if it is going to be accurate. There are now some many good interactive budget planners on-line – it seems a backward step to get pen and paper out, however the basic principles remain the same:

Look how your income/expenditure is paid in either weekly/monthly/termly amounts to help you decide how best to put together your budget. For purposes of illustration the following refers to a weekly calculation.

List all your income sources (student finance payments, wages, parental contribution, interest on savings etc.)

List everything you spend money on (expenditure) – remember to include things like toiletries, coursework/books/equipment, cleaning products, haircuts, gifts, birthday presents, socialising, newspapers/magazines, cigarettes, holidays, meal outs and take-aways as well as your more obvious expenditure such as rent, food, utility bills and travel.

Work out what your regularly weekly expenditure is for each item. For items you that you don't spend money on regularly, such as haircuts and presents, you may need to work out what you normally spend in total on each item in a year and then convert this figure to a weekly amount.

For example if you normally buy 2 magazines a month at £3.20 and £3.60, you will spend £81.60 in total a year. Divided over 52 weeks this comes to £1.56 (*several things to think about here – drop the most expensive one and you immediately save £43.20, if that feels like a savings too far, think about taking out a subscription or get together with a friend and swap once read or think about asking for it as a present that can be enjoyed throughout the year*).

It may not appear immediately apparent just where all your money is going to – here it maybe a good idea if a little tedious to keep a spending diary and make a note of exactly where every penny and pound goes. A picture may emerge quite quickly, and you maybe be spending on things that cut-backs can be made on.

Here are a few websites for interactive planners

<http://www.debtadvicefoundation.org/debt-tools/budget-planner>

<http://www.moneysavingexpert.com/banking/Budget-planning>

<http://www.moneyadvice.service.org.uk/yourmoney/interactive/>

<http://www.sussex.ac.uk/studentlifecentre/finance> for money saving tips and an interactive budget planner

1.3 Balance your budget

Once you have drawn up your budget, compare your total income to your total expenditure. If your expenditure is higher than your income, you will need to take steps to balance your budget. Have a look at some of the tips below:

Check you're getting everything you're entitled to and look into other ways to increase your income

1. Check that you're not missing out on anything you're entitled to – (e.g. statutory student support, welfare benefits, tax credits) and check you're getting paid the correct amount – check what you might be entitled to on the Student Unions' Advice and Representation Centre (ARC) website or speak to an Adviser in ARC.
2. Look into other ways to increase your income such as part-time/vacation work, tax rebates, grants from trusts/charities, scholarships/bursaries etc. See section 3 for more ideas.

Find ways to reduce your expenditure and avoid money drains

1. Try to find ways to cut down on what you spend such as applying for help with your health costs, using your NUS card to get discounts, taking advantage of student travel discounts, making your own lunch rather than buying it on campus and taking advantage of shop loyalty cards/multibuy offers etc – see section 2 for more ideas.
2. Avoid common money drains such as credit/store cards (high interest rates), going over your agreed overdraft limit (bank charges) or running up expensive mobile phone bills because you're not on the most appropriate tariff.

Work out your priorities and ensure that you have set aside money to cover these first

1. Make sure you have enough money set aside in your budget for the essentials (food, shelter, water, warmth, light and health)
2. Identify all your other financial commitments (phone contracts, course fees, books, travel etc)
3. Only allocate any remaining money in your budget to other items once you have completed steps 1 and 2.

Organise your payments

1. Set up direct debit payments for your essentials expenditure wherever possible so that you don't forget to pay them.
2. Consider paying all your rent due till your next term's Maintenance Loan arrives upfront – this will probably be your biggest expenditure and knowing that it is covered and out of the way will make budgeting easier and more transparent.

Stick to your budget and spend sensibly

1. Be disciplined and stick to your budget
2. Try to only take out what cash you need/can afford then don't take out any more. Having a card with you makes it so much easier to spend!
3. Take responsibility for your money and don't expect family/friends to bail you out if you run short (remember that they have financial responsibilities too).
4. Make lists when you go shopping and stick to them, try to avoid 'impulse' spending – 2 for 1 meal deals only make sense if you really want to eat the same meal twice in

a row or have space in your freezer.

5. If you do go over your budget, make sure you amend your budget for the following week(s) to take account of your overspend.
6. Don't spend it just because you have it – if you find that you have spent less on something than you expected – don't rush out and spend the difference – put the money aside for emergencies, or if possible into a savings account.

Regularly review your budget

1. Monitor how easy you find it to stick to your budget and amend it accordingly.
2. Check that there is nothing you have missed out of your budget.
3. Remember to draft a new budget whenever your circumstances or priorities change.

SECTION 2

Money budgeting tips

Food and Shopping

- Make a shopping list and stick to it. Never shop when you're hungry.
- Weigh up the pros and cons of shopping online. If your supermarket is too far to walk to, it maybe a cheaper option to shop online – especially if you make a joint order with a friend/s. It also forces you to stick to a budget, check the latest offers and try not to impulse buy.
- Bulk buy essentials if it works out cheaper. Consider buying as a group and splitting the cost for between you for things like pasta, soup, toothpaste and toilet paper. Check online for the latest supermarket offers. However treat with caution some enticing supermarket offers; they may seem like a bargain, but will you use them fully?
- Plan weekly meals to prevent throwing food away, taking into account going away at the weekends. If you are a novice in the kitchen, it may be worthwhile investing in a cookery book. You can often pick up cheap, but good quality second-hand cookery books in charity shops. If you get good you can have fun with an inter-flat 'Come Dine with Me' competition.
- Shop late or on Sunday afternoons when there may be bargains on offer on perishables e.g. bread and veg, however always check use-by dates.
- Make a sandwich a day instead of buying a ready-made one – use your favourite ingredients and you could still save a pound or more a day: Weekdays = a saving of £260 a year.
- Buying a takeout coffee everyday for a week could cost as much as £46.50 a month, over a year that's £558!
- Save take away containers to use for leftovers and freezing extra portions.
- Look at price per 100g to compare different prices.
- Always buy unpackaged fruit and veg – better for the purse and the environment. Do some research as to which fruit and veg are in season, they will be cheaper.
- Have meat-free days – good for your health and your pocket.
- Buy value brands in the supermarket (e.g. Sainsbury's Basic, Tesco Value, Asda Smart price) and see if you can tell the difference. Save £100's of pounds over the year!
- Use reward cards such as Boots Advantage, Nectar etc for those invisible savings and gifts.
- Look out for shop own brands eg Boots/Superdrug own paracetamol rather than brands names.
- Look out for bargains in Poundland and 99p Stores – there is so much more on offer than just cheap cleaning products.
- If you get a job in a shop, you may be eligible for in-store discounts. If you are looking to make a large purchase or buy a specific item, invest in 'Which?' magazine, or sign up for a £1 month trial online.
- Fill a water bottle, there are a lot water fountains about Uni. Buying a bottle of water every day during term-time costs £127.
- You might be able to save money and support local traders and local food production by buying fresh, local food from farmers markets and bulk dried-foods from whole

food co-ops.

- Don't assume you'll be priced out of buying organic or fair-trade products - these can sometimes be as cheap as alternative products, allowing you to shop ethically without damaging your bank balance!

Lifestyle

- Use the University library – they stock the books you need and many more.
- Have a quick shower instead a bath.
- Check that your boiler and any heaters are safe and are in good working order. If you rent, your landlord is legally responsible for ensuring that any gas appliances are checked for safety every 12 months. Your landlord also has a duty to maintain any electrical sockets, wiring and appliances supplied in the property and these should be checked regularly.
- Don't leave appliances on standby when not in use.
- Customise clothes and accessories rather than buying a new outfit (see threadbangers on youtube).
- Join your local library for cd and dvd rental.
- Walking and cycling saves money AND keeps you fit!
- Got a car use price comparison sites for the best deals on insurance
- Challenge yourself to spend-free days.
- Check newspapers and magazines for vouchers and discounts.
- If you live in a shared house, keep the doors closed and only leave lights on in the room that you're in.
- Once you arrive at university, join a Freecycle or Freegle group. This is a mailing list where local people offer up items they no longer want, for free – as long as you agree to collect them. You can find furniture for your student house and all manner of things! You can also put out 'wanted' emails, requesting items that you would like to own.
- For students who want to eat out for half the price, on www.toptable.com there are loads of 50% off offers for restaurants and each time you book one online you earn reward points. It is better for London students as there are lots of restaurants listed for London but less for other parts of the UK.
- Buy used textbooks or make use of the library.
- Get your hair cut by a trainee, it's cheaper!
- Remember that no one can afford to party every night- so don't feel pressured! Excessive drinking impairs judgement and can lead to spending too much money. Always plan what sort of night out you're having and how much you're likely to spend and try to stick to it.
- Make sure your washing machine is full every load so you save on energy bills or the cost of washes if you're using a launderette.
- Investigate energy saving light bulbs (often free from supplier).

Travel

- Purchase a second hand bike and a good quality lock. It will save money on buses, taxis and petrol.
- Look for local deals on buses/trains. You might be able to purchase a termly or yearly

pass a Big Lemon bus pass is just £150 for the year - 41p a day (great Christmas present – will last you the year)

- When buying train tickets, buy as far in advance as possible. Always check the cost of 2 singles compared to a return.
- Desperate for a holiday? You can get caravan breaks from only £9.50 if you shop around.

Banking & Finances

- Keep a written record of your spending.
- Choose your bank account wisely. Beware of the gimmicks and freebies banks will use to entice students to take out an account with them.
- Check your bank statements regularly or get online banking. This will help to track your spending and prevent you going over your limit which can mean bank charges.
- Go to the cash machine once or twice a week rather than every day. If you go and withdraw £10 every weekday in term time you will be withdrawing over £1500 a year!
- Don't use your bank card to buy things. Get an agreed amount of cash out at the start of the week and don't get any more out!
- Are you claiming all the benefits you are eligible for? Check section 4.
- If you have an outstanding balance on a credit card, regularly check the financial market to keep up to date with the best deals on balance transfers.
- Avoid store cards like the plague – there are not enough advantages to outweigh the high interest charges.

Health

- Use the NHS – it's free! The National Health Service treatments are generally free. However there are charges for prescriptions, sight tests, glasses and dental treatment. If you are under 19, in receipt of certain qualifying benefits, are pregnant or have had a baby in the last 12 months, you will be exempt from some or all of these charges.
- If you are on a low income, apply for help with health costs such as prescriptions, dental treatment, sight tests and glasses – fill in form HC1 (available to collect from the Student Unions' Advice and Representation Centre or your GP surgery). If you do have to pay for prescriptions however and need them regularly, consider buying a prescription prepayment certificate,; ask at your GP practice.

Non-UK students: If you are on a course lasting 6 months or more, you are entitled to free medical treatment from the NHS on the same basis as anyone who is ordinarily resident in the UK. If your course lasts for 6 months or less, we would advise that you take out health insurance unless you come from an EU country or a country with a reciprocal agreement for free health care in the UK.

- www.friday-ad.co.uk– for cheap secondhand stuff
- www.sussex.ac.uk/students/newsandevents/smalladsand and www.gumtree.com for cheap secondhand stuff and housing ads

- www.uk.groups.yahoo.com/greencyclesussex and www.snaffleitup.com for all sorts of unwanted free things – sofas, computers, clothes etc
- www.cleaningexpert.co.uk/NaturalCleaningProducts.html for natural and environmentally friendly cleaning products
- www.moneysavingexpert.com , www.vouchercodes.co.uk and www.groupon.co.uk for discounts and vouchers
- www.studentrecipes.com 100's of student-friendly recipes posted mainly by other students
- www.tescos.com/pricecheck and www.mysupermarket.co.uk compare supermarket prices
- www.energysavingtrust.org.uk for guess what – energy saving tips
- www.readitswopit.co.uk swap your books with others
- www.tvlicensing.co.uk/index.jsp if you are not in University managed accommodation you will need one if you have a TV.
- www.consumerdirect.gov.uk keep all your receipts in case anything goes wrong – you have a whole range of consumer rights guaranteed by legislation.

SECTION 3

Additional funding from the University of Sussex

This section (and section 4) give information about **additional** sources of income that you may be able to secure to supplement your main funding. For information about the main sources of funding (i.e. student loans etc.) that may be available for your course please see the Students' Union website (www.sussexstudent.com/advice).

Scholarships and Bursaries

The Sussex Bursary (Full-time UK undergraduates only):

The University of Sussex awards a bursary of £1000 for each year of the course to all, new system, full-time undergraduate home students who are assessed as having a household income below £25,000. This means that, if you are assessed as being eligible to receive the full Maintenance Grant or Special Support Grant, you will automatically receive a full bursary from the University of Sussex.

Please make sure that you do NOT tick the boxes under the declarations on your PN1 or PR1 Application form that prevent the Student Loans Company from sharing some of your information with the University. The University will only be able to pay any bursary to you if it has received confirmation from The Student Loans Company that your assessed household income is below the threshold for eligibility.

The Chancellor's Scholarship (Full-time UK undergraduates only):

Up to 200 non-repayable scholarships of £1000 for each year of your course are available to full time undergraduate home students whose household income is less than £30,000 pa. The selection criteria favours applicants with little or no family background of higher education who have circumstances of disadvantage. The deadline for applications is 30th September 2011.

The Chancellors International Scholarship (International students only):

Up to 40 scholarships of £3000 are available each year to new international fee paying students on taught degree programmes at both undergraduate and postgraduate level.

Other Scholarships:

The University of Sussex offers a wide range of scholarships and bursaries. For information about all the scholarships and bursaries offered by the University of Sussex, please refer to the online scholarship database (www.sussex.ac.uk/study/funding)

The Access to Learning Fund (UK Students only)

What is it?

The Government gives all Universities money called the Access to Learning Fund every year to help students who need extra financial support because they have higher than expected costs or are facing a financial crisis.

Who can apply?

All full time 'home' undergraduate and postgraduate students are eligible to apply. **Part-time 'home' students who are studying at least 50 per cent (60 credits) of a full time equivalent course are also eligible to apply.**

Disabled student can apply to the Access to Learning Fund for help towards the cost of a preliminary diagnostic test and for other disability related costs that are not met through Disabled Students' Allowances.

If you are not attending your course for example due to health reasons or because of caring responsibilities and you have not permanently withdrawn from your studies and you intend to return to University after your time out, you can apply for help from the Fund.

When and how to apply?

If you think you might need to apply for help from the Fund, don't wait until you have run out of money, as an application can take several weeks to be assessed and payment made.

Applications are generally accepted from about week 4 of the Autumn term. Application forms and guidance notes can be obtained from the Student Life Centre and from the Advice and Representation Centre. You can also download forms from the University website or from the Advice and Representation Centre website. <http://www.sussexstudent.com/advice>

Summer Vacation payments from the Access to Learning Fund

If you are in financial hardship over the summer vacation you may be able to apply for a payment from the Access to Learning Fund if;

- You have not yet finished your course; and
- You have little or no income from any other source and are unable to work for all or part of the summer period due to childcare responsibilities, medical reasons or because you are repeating/re-sitting exams.

Applications can be submitted at any time, on rare occasions the Fund may be closed if funds have been spent.

If you are claiming means-tested benefits such as Income Support and Housing Benefit

during the summer vacation, your benefits entitlement may end in September, before the start of your course, due to the way that your student income is calculated by the Department of Work and Pensions (DWP). If this applies to you, then you could have a severely reduced income during September. You can apply to the Access to Learning Fund for additional financial support if this will leave you in hardship.

Alumni Hardships and Opportunities Fund (All Students)

The fund is open to both undergraduate and post graduate students. Awards are usually up to a maximum of £500 and can be either grants or loans. Applications are assessed on individual needs, but priority is given to students in their final year who have experienced an unexpected disruption in their funding and where an award will enable them to complete their course.

The Fund can also offer support to disabled students to enhance their experience at Sussex. This could be by, for example, providing funding towards the cost of specialist equipment needed to take part in clubs and societies.

The Fund can only offer additional assistance to students experiencing financial difficulties and is NOT able to provide the main source of funding for a course.

Overseas applicants can apply by contacting either Sara Dyer or Liz Akerbolm in the International and Study Abroad Office at **international@sussex.ac.uk**. Home students can apply by contacting the Student Funding Team, which is located within the Student Life Centre in Chichester 1 at **jh292@sussex.ac.uk**

UK students applying to the Fund must have first applied to the Access to Learning Fund (see above).

Vice Chancellor's Loans (All Students)

These are short term interest free loans of up to £200 from the University to assist you if you are in financial crisis. You can apply for a VC loan if:

- You are registered with the University
- You are not in debt to the University (e.g. fees, rent, large library fines etc)
- You have re-paid previous VC loans (except in exceptional circumstances)

You will generally be expected to repay the VC loan from your next Maintenance Loan payment (if you are eligible for one) or as soon as is reasonably possible. Failure to repay a VC loan can lead to the University taking action against you to recover the debt.

To apply, visit your Sussex Direct account and select the option under the finance tab. Alternatively, you can contact the Student Funding Team in the Student Life Centre, Chichester 1.

SECTION 4 Additional funding from outside the University

4.1 Welfare benefits & tax credits

Welfare benefits and tax credits are payments made by the government to certain individuals, couples and families in order to provide a level of income appropriate to their needs. Benefits and tax credits may be paid to people who are unemployed or on a low income, to people who are responsible for a child or children, to people with a disability or who are unable to work due to ill-health, and to people with caring responsibilities, amongst others.

Non-UK students: Most non-UK students do not qualify for welfare benefits or tax credits either because you do not satisfy the residence and presence conditions and/or because you are subject to immigration control. There are some exceptions to this however – have a look at the UK Council for International Student Affairs information sheet on welfare benefits (**www.ukcosa.org.uk/student/info_sheets/welfare.php**) or speak to one of the professional advisers at the Students' Union Advice & Representation Centre for information.

Tax credits

Tax credits are payments from the government, designed to support families with children and households on low incomes. Depending on your circumstances, you may be eligible to apply to HM Revenue and Customs for Child Tax Credit and/or Working Tax Credit.

Child tax credit

If you are responsible for a child or children under 16 (or under 20 and in full-time non-advanced education or approved training) you may be eligible for Child Tax Credit.

Working Tax Credit

If you are responsible for a child or children and are working at least 16 hours per week, **OR** if you do NOT have children but are 25 or over and work at least 30 hours per week, **OR** if you are 16 or over and work at least 16 hours per week and have a disability then you may be eligible for Working Tax Credit.

Welfare benefits

In general if you are a full time student, unless you have children or an illness or disability, you will not be eligible for any welfare benefits until you graduate or formally withdraw from your course. If you are currently in receipt of any means-tested benefits, these are likely to be affected by any funding you receive. Part-time students may be eligible for welfare benefits as long as you satisfy all the qualifying criteria.

If you are in receipt of benefits before starting your course, you must inform the relevant office(s) when you become a student. It is always best to do this in writing and to keep a copy of your letter. Failure to inform the relevant office could lead to an overpayment being

made which may be recoverable; deliberate failure to inform the relevant benefits office may be classed as fraud.

Have a look at the information on the Students' Union website (www.sussexstudent.com/advice) for an overview of who may be eligible to claim and some of the main issues relevant for students. The legislation surrounding entitlement to benefits and tax credits is vast and complicated and you should speak to one of the professional advisers at the Students' Union Advice & Representation Centre for more information if you think that you may be eligible, or are worried about how being a student will affect your current entitlement.

4.2 Welfare benefits/tax credits and student income

The way that any student income (e.g. loans and grants) is treated for benefits purposes is complicated and can be confusing. Please see the Students' Union website (www.sussexstudent.com/advice) for an overview of how student income interacts with means-tested benefits such as Income Support and Local Housing Allowance/Housing Benefit. Non means-tested benefits (such as Child Benefit and Disability Living Allowance) are not generally affected by your student income.

The majority of student loan and grant income is disregarded when calculating entitlement to tax credits: only the Adult Dependants' Grant and any part of a Professional and Career Development Loan paid for living costs will be taken into account as income. For further information about tax credits, please speak to one of the professional advisers at the Students' Union Advice & Representation Centre or have a look at the HMRC Tax Credits website at www.hmrc.gov.uk/taxcredits/

4.3 Other sources of income

There are a number of other potential sources of income/credit for students, which you might use to support you during your studies:

Working

Most students will have to undertake paid work whilst studying at university in order to supplement their income. For further information about working (including information on paying tax and National Insurance, the National Minimum Wage and visa restrictions for non-UK students) please see Section 5.

Student bank accounts

Most high street banks offer student accounts with a range of incentives to attract your custom, although these are usually only open to UK students. For further information about banking and financial products please see Section 6.

Professional and Career Development Loans (PCDLs), Professional Studies Loans and other bank loans

Professional and Career Development Loans (PCDLs) are bank loans that can be used to help pay for work related learning. You can borrow between £300 and £10,000 to help support the cost of up to two years of learning (or three years if it includes one year's relevant unpaid practical work). The Young People's Learning Agency will pay the interest on the loan while you are learning and for one month afterwards. The loan can be used to pay course fees or other costs such as travel and living expenses. You can also use the loan to supplement other forms of support such as grants or bursaries.

Because the Professional and Career Development Loan is a commercial loan product, they should only be considered as an option once all other student funding options have been investigated. For further information on financial assistance to support your learning, please visit the Direct Gov website (<http://www.direct.gov.uk/en/EducationAndLearning/AdultLearning/FinancialHelpForAdultLearners/CareerDevelopmentLoans/index.htm>) or contact Careers Advice on 0800 100 900. The University of Sussex's Learning Provider Registration Number is 8432. PCDLs are NOT generally available for full-time undergraduate study.

Some other high street banks offer similar delayed repayment loans called Professional Studies Loans or Professional Trainee Loans to students on certain (usually vocational) courses. To compare different loan packages have a look at www.moneyfacts.co.uk/compare/loans/graduate-package/. You may also be able to negotiate a loan with your own bank although this is not recommended because of the usually high interest rates that apply and the serious consequences involved in failing to keep up with repayments.

Please note: PCDLs and Professional Studies Loans are commercial bank loans and high interest rates often apply. Strict penalties apply where the terms and conditions of the loan are not adhered to. Any bank loan should only be considered if you have no other source of funding and cannot delay starting your course. The Advice & Representation Centre does NOT recommend that you take out any bank loan.

Educational Trusts and Charities

There are a number of educational trusts and charities who may be able to offer additional financial help to students who are in severe financial hardship or who have particular circumstances (for e.g. students with a disability/illness or who have dependent children).

The eligibility criteria for these organisations is very strict and is usually very specific, and awards are usually only small and there is a lot of competition for the funding that's available.

Online search facilities are also offered by the Educational Grants Advisory Service (www.family-action.org.uk/section.aspx?id=1037) and The Association of Charitable Foundations (www.acf.org.uk/trustsandfoundations/?id=74).

Help with energy costs

If you owe money for a water, gas or electricity bill and you are currently supplied by Southern Water, EDF Energy, E.ON or British Gas you may be eligible to apply to a trust fund set up to help customers in financial difficulties to clear their arrears. For more information, have a look at the relevant website:

Southern Water Trust Fund

www.swtf.org.uk/

EDF Energy Trust

www.edfenergytrust.org.uk/

British Gas Energy Trust

www.britishgasenergytrust.org.uk/

E.on Caring Energy Fund

<http://www.eonenergy.com/At-Home/Going-Green/Energy-Saving-Advice/Guidance-And-Caring-Energy>

The Home Heat Helpline (0800 33 66 99) advises British energy customers worried about paying their fuel bill and keeping warm during the winter. It also gives advice to low-income households in urgent need of heating help and advice. It is free to call and is open 9am-8pm Monday to Friday and 10am-2pm on Saturdays.

SECTION 5

Working

5.1 Working whilst working

The chances are that most of you will need to find a job to supplement your income at some point during your studies. Depending on your circumstances you may decide to work throughout the year (part-time during term-time and full-time during the vacations) or you may be able to earn enough from working during the vacations that you don't need to work during term-time.

How much and when you work will also depend on your course and how many hours a week you can realistically work without unduly affecting your studies – the University recommends that you don't work more than 15 hours per week in paid employment during term-time but for many students it's a necessity to work more in order to afford to study.

Non-UK students will also need to check whether you are allowed to work, whether you need to register to work and whether any restrictions apply to the number of hours or type of work that you can undertake:

European Economic Area (EEA) and Swiss nationals:

The Worker Registration Scheme closed on 30th April 2011, which means that all EEA (the EEA is composed of the countries in the EU, plus Norway, Iceland and Liechtenstein) and Swiss national students can work in the UK without having to register or seek permission.

The only exception to this is for A2 nationals (nationals of Bulgaria and Romania), who might be subject to the Worker Authorisation Scheme. If you are in the UK as a student, this means you might have to apply for a registration certificate as a student before you can start work, and might limit how much work you can undertake. This application is free. If this affects you, we'd suggest getting in touch with the University's International & Study Abroad Office, or UCKISA (details below).

International students:

There are various rules around how much and what types of work you can undertake as an International student in the UK, depending on what kind of immigration permission you've been awarded. Have a look at your passport sticker (entry clearance or residence permit) as a first step to understanding whether or not you can work in the UK. If your immigration permission does not allow you to work, this means that you must not undertake paid or unpaid employment, including work placements which are part of your course. This can include voluntary work.

We strongly suggest getting advice about your immigration conditions before starting work, to ensure that you don't inadvertently break your visa/residence conditions. For further information about working in the UK contact the University's International & Study Abroad Office (www.sussex.ac.uk/International/) or visit the UK Council for International Student Affairs website at www.ukcisa.org.uk.

5.2 Finding work

Once you've decided you need to find a job and you know how many hours you want/need/are allowed to work, the next step is finding a job. For many of you this might involve working in typical 'student' jobs such as bars/clubs, hotels/restaurants or shops/retail outlets as these tend to offer hours that are fairly easy to fit around your course, but there are lots of other types of jobs out there and it's worth considering whether you can find a job that complements your studies or which will provide an opportunity to learn new skills.

The University of Sussex has a Careers and Employability Centre (formally CDEC) in Falmer House. The Careers and Employability Centre has lists of job vacancies as well as offering help and advice on topics such as writing CVs and interview skills. Have a look at their website for more information about how they can help: www.sussex.ac.uk/careers/.

There are also lots of local employment and recruitment agencies (do a web search and you'll find loads) as well as national websites such as Fish4Jobs (www.fish4jobs.co.uk) where jobs are advertised. Many jobs will also be advertised in local papers such as The Argus (www.theargus.co.uk) and the Sussex Express (www.sussexexpress.co.uk).

Information and advice on finding work and details of current vacancies can also be found on the Direct Gov site at <http://www.direct.gov.uk/en/Employment/index.htm>

5.3 National Minimum Wage

All workers (although there are some exceptions) over the age of 16 are entitled to be paid at least the National Minimum Wage (NMW), which means that employers are obliged by law to pay their workers a national minimum hourly wage, regardless of where they work, the size of the firm or the worker's occupation. This includes part-time workers, workers on short-term contracts, casual workers, agency workers and people from overseas who are working in the UK, so the chances are that if you get a job you are entitled to be paid at least the NMW.

The NMW is fixed at different rates for certain groups of workers, depending on your age:

| Type of NMW | Hourly rate of NMW from 01.01.10 | Hourly rate of NMW from 01.01.11 |
|--------------------------------|----------------------------------|----------------------------------|
| Workers aged 21 or over | £5.95 | £6.08 |
| Workers aged 18 - 20 inclusive | £4.92 | £4.98 |
| Workers aged 16 and 17 | £3.64 | £3.68 |

For more information about the NMW, or for advice on what to do if your employer is not paying you at least this amount, contact the Pay and Work Rights Helpline on 0800 9172368.

5.4 Income Tax and National Insurance

Under UK law there are certain deductions employers have to make from employees' wages. These include tax and national insurance. As a student you have to pay both income tax and national insurance in the same way as anyone else working in the UK. How much (if anything) you have to pay depends on how much you earn and your tax status, e.g. whether or not you have any special allowances.

Income Tax

Everyone can earn or receive an amount of income in each year before paying tax. This is called the personal allowance and is currently £7,475 per year in the 2011/12 tax year for single people under 65. If your income is below your personal allowance during the tax year you will not have to pay any income tax.

A tax year starts on 6 April in one year and ends on 5 April in the next. If you have paid tax throughout the year but your total income was not, or is not likely to be, as much as your personal allowance you may be able to claim a refund. Ask your local tax office for a payment claim form (a P50) or download one from HM Revenue and Customs website (www.hmrc.gov.uk).

If you think your total taxable income for the whole tax year is likely to be less than your personal allowance you should mention this to your employer when you start work and ask for a P46 form (if it's during term-time) or a P38(S) form (if it's during vacations). Fill in and sign the form before giving it back to your employer to complete. Your employer should then pay you without deducting tax. If any tax is deducted your employer will refund it to you later. However, if your total income turns out to be more than your personal allowance after all you will have to pay tax on the difference between the two amounts, so beware!

NB: If you have more than one job at the same time, you should contact your local tax office to get a different tax code for your second job.

National Insurance Contributions (NICs)

If your gross pay (i.e. your total pay before deductions) is more than a certain amount each week your employer will also deduct national insurance contributions (NICs) from your pay. NICs are important for UK nationals because they entitle you to certain contributory benefits and count towards your pension but all workers, including non-UK workers, must pay them depending on how much you earn.

If you are earning below what's called the 'lower earnings limit' (£102 per week for the 2011/12 tax year) no NICs will be deducted from your pay. If you earn above the lower earnings threshold but less than what's called the 'primary threshold' (£139 per week in the 2011/12 tax year) you won't actually have to pay any NICs but your contributions record will be credited with contributions as if you'd paid them. NICs will be deducted from your pay however for any gross earnings between £139.01 and £817 per week.

All UK nationals are automatically allocated a National Insurance (NI) number at 16 (as long as Child Benefit has been in payment). If you are a non-UK student who is working in the UK there is no requirement to have a NI number before you start work - however

once you have a job, you will need to apply for one. To apply, ring the National Insurance Registrations Helpline on 0845 915 7006. It will take some time for your NI number to be allocated to you, but in the meantime your employer can set up a temporary NI number.

NB: If you have more than one job, you will pay NICs on both jobs (unless both jobs pay less than the lower earnings limit; i.e. £97 per week, in which case you will not pay any NICs).

For further information about income tax or National Insurance Contributions, have a look at the section of the HMRC website specifically for students (<http://www.hmrc.gov.uk/students/>) or contact your local tax office.

5.5 Yours rights as a worker

Employment law provides most workers in the UK with a whole host of rights designed to protect you in the workplace. These include rights such as the right not to be discriminated against on the grounds of age, disability, pregnancy or maternity, race, religion or belief, sex, sexual orientation, or gender identity; as well as the right to paid holiday and limits on the number of hours you can be required to work.

You can get information on what your employment rights are from the Students' Union website (www.sussexstudent.com/advice), the DirectGov site at www.direct.gov.uk/en/Employment/index.htm, the Citizens Advice site at www.adviceguide.org.uk/index/life/employment/basic_rights_at_work.htm and the Work Smart site at www.worksmart.org.uk. You can also speak to one of the professional advisers at the Students' Union Advice & Representation Centre if you think you are being treated unfairly at work or have any other employment-related problems.

SECTION 6 Banking and financial products

6.1 Bank accounts

Most of you probably already have a bank account but if not, now's the time to open one! Bank accounts are pretty much a necessity nowadays, besides being a safer place to keep your money than under your mattress, you'll need a bank account if you're getting any money paid to you for e.g. student funding, wages, money sent from abroad etc. or if you need to make regular payments to others (e.g. for rent and utility bills).

It's a good idea to shop around for a bank account – spend some time finding one that offers the features you need most whilst you're studying rather than just sticking with your current bank or opening an account with the first bank you find. There are two banks on campus (HSBC and Barclays) but you can usually withdraw cash from any bank's hole-in-the-wall (ATM) cash dispenser without charge and most enquiries can be dealt with either online or by phone so there's no need to bank with these two just because they're on campus.

There are two types of bank account for managing everyday money: a basic bank account and a current account. Some banks also offer accounts specifically for students called student bank accounts. Most banks and building societies also offer savings accounts, which usually pay more interest than current accounts. Credit unions offer an alternative to banks and building societies as a place to keep your savings as well as offering (usually low-interest) loans for people who have a poor credit rating and are unable to borrow elsewhere.

Basic bank accounts

Basic bank accounts offer the 'basics' only. With a basic bank account you can pay money in, get cash out using a cash card, pay in cheques or cash free of charge, and set up 'direct debits' which pay regular bills automatically from your account. You don't get a cheque book with a basic bank account, and you can't take out more money than is in the account ('go overdrawn') so you can only spend money if there's enough in your account.

Basic bank accounts are good accounts to have if you've got a poor credit rating and are unable to open an account with an overdraft facility. They are also good accounts to have if you are worried about overspending – as you simply can't spend what you haven't got with one of these accounts.

Current accounts

Current accounts have more features than basic bank accounts and usually allow you to borrow money from the bank (in the form of an overdraft). They usually offer:

- cheque book
- debit card - allows you to pay for things without using cash as well as to withdraw cash from the (ATM) cash dispensers

- direct debits - automatic bill payments direct from your account
- standing orders - regular set payments from your account to someone of your choice
- BACS (Bankers' automated clearing service) - the facility to accept payments directly into your account (e.g. wages from your employer), or for you to make one-off payments to someone else out of the account
- overdraft facility - the bank may allow you to go overdrawn up to a certain amount; but you need to arrange this in advance and charges may apply unless you have a student bank account (see below). You pay extra charges if you go overdrawn without an agreement.

Some current accounts pay interest on money you leave in the account, but the rate is usually low.

Student bank accounts

Student bank accounts are current accounts aimed specifically at students. They usually offer all the same features as current accounts but also offer an interest-free overdraft facility (meaning you don't get charged for being within your agreed overdraft limit) for the duration of your course and for a period afterwards (to allow you time to clear any overdraft you've built up after you finish your course before you start being charged for being overdrawn).

Student bank accounts are usually free to UK students, indeed most usually offer a range of incentives to try and entice you (for e.g. free travel insurance, railcards, cinema tickets etc). Try to ignore the freebies on offer and concentrate instead on comparing how big an interest-free overdraft is on offer and how long the overdraft remains interest-free once you graduate.

Non-UK students: There are only a few banks that will offer student bank accounts to non-UK students and these usually require you to make a large cash deposit in order to open the account as well as having to pay monthly fees.

For more information about opening a bank account see www.ukcisa.org/student/bank_account.php.

For more information about student bank accounts, for tips on how to choose an account and for a comparison of the major student bank accounts currently on offer have a look at the Money Saving Expert website (see www.moneysavingexpert.com/com/banking/Student-bank-account).

Savings accounts

Banks offer a wide range of savings accounts. The main differences between them are how quickly you can get at your money, the minimum amount required to keep the account open and the type and rate of interest paid. It's a good idea to have a savings account as a place to keep money aside and to provide you with an emergency fund to dip into when you really need it. Even if you are on a very limited income, try to put just small amounts into a savings account whenever you can and you'll be surprised how quickly it will add up.

For information about basic bank accounts, current accounts and savings accounts, including what to look for when choosing an account, have a look at the Consumer Financial Education Body (CFEB) Money Made Clear website at www.moneymadeclear.org.uk.

Credit Unions

Credit unions offer a local, ethical alternative to banks and building societies. They are owned and run by their members, for their members, and membership is usually offered on the basis of having a common bond, for e.g. living or working in a specific area. Credit unions aim to help you take control of your money by encouraging you to save what you can. Once you have a reliable record as a saver, you can apply to borrow money from them, but they will only let you borrow what you can afford to repay. Credit unions may be a good option for you if you have a poor credit rating and have found it difficult to open an account with a bank or building society.

There are two local credit unions:

East Sussex Credit Union: www.eastsussexcu.org.uk/

City of Brighton and Hove Credit Union: www.communigate.co.uk/sussex/cbhcu/

You can also find more information about credit unions in general at the Association of British Credit Unions Limited (ABCUL) at www.abcul.org/.

6.2 Ethical and sustainable bank accounts

In deciding which bank to open an account with, you may wish to take ethical and environmental impacts into consideration. Banking with a more ethical institution is a simple way in which students can make a significant contribution to tackling environmental and social problems world-wide.

Financial institutions often make all sorts of offers to get students through their doors, from discounts to vouchers and freebies. But these short-term gestures can often mask long-term issues in terms of the negative social and environmental impacts of how they invest the money you deposit in your account. Many banks are key players in supporting oppressive regimes and arms manufacturers; investing in environmentally destructive energy and resource extraction sectors; and financing companies committing terrible workers rights violations.

However, there are some more ethical and sustainable options which you can choose to ensure that your money is invested much more wisely. EIRIS, an independent, not-for-profit organisation, has put together a thoroughly researched and objective guide to ethical student finance, available online to help you inform your decision: <http://www.yourethicalmoney.org/student-finance/>.

6.3 Other financial products

In addition to bank accounts, there are a whole host of other financial products such as mortgages, life insurance, pensions, loans and credit cards. For information about what these are, how they work and how to choose the right one for you, have a look at CFEBs Money Made Clear website at www.moneymadeclear.org.uk. The University of Sussex Students' Union website (www.sussexstudent.com/advice) also have a brief summary of some of the main financial products used by students, including:

- Credit cards
- Store cards
- Personal loans
- Contents insurance

6.4 Common problems to avoid

Sadly every year we see students experiencing problems related to either their bank accounts or other financial products. Most of these problems can however be avoided as long as you are aware of the common pitfalls to avoid. The Students' Union website (www.sussexstudent.com/advice) details some of the most common problems encountered and how to avoid them, including info on the following:

- Being refused a bank account
- Being charged interest and charges on bank accounts and credit/store cards
- Bank threatening to withdraw your overdraft facility and/or close your account
- Bank account frozen due to suspicious account activity
- Non-UK students with problems transferring money to the UK
- Your bank transfers money from your current account without your permission or knowledge to pay off a debt ('Setting Off')
- You've received a letter from a debt collection agent acting on behalf of your bank or card issuer:

6.5 Jargon buster

Confused by all the language used by banks, card issuers and other financial institutions? You're not alone! Have a look below for some of the most common terminology used and brief explanations of what they really mean:

Assets – Things that you own, e.g. a home, a car etc.

APR (Annual Percentage Rate) – The actual amount (including interest and any charges) that you will pay over the course of a year. The smaller the APR the better

Credit – Money borrowed that you will have to pay back

Credit card – A card used to borrow money or to buy goods or services on credit. The card allows you credit which you must then repay to the lender (your card issuer) monthly.

Credit check – A search of your history of borrowing (your credit history) carried out by a creditor before they decide whether to lend you money

Credit reference agency – An organisation that collects information about your credit history and holds it on file (your credit file)

Creditor – Someone you owe money to

Debit card – A card issued by your bank used to buy goods and services using money that's actually in your bank account. You can also use it to withdraw cash.

Debt – Money you owe

Direct debit – An instruction you give to your bank or building society to make regular payments directly from your account to a creditor. The creditor can vary the amount from month to month.

Default – When you fail to meet repayments that were due

Gross income – The full amount of money you earn before any income tax or national insurance is deducted

Guarantor – A person who guarantees that they will make any payments if the person borrowing the money doesn't

Interest – Money that you earn on money you keep in a bank account OR money you pay for borrowing money

Interest rate – The amount of interest paid or charged

Loan – Money borrowed from a lender that you agree to repay over a period of time

Minimum payment – the smallest amount you can pay back towards the money you owe on your credit card

Net income – The amount of money you actually get paid (your 'take-home pay') after income tax and national insurance deductions

Overdraft – A form of borrowing. An arrangement with the bank which allows you to withdraw more money from your account than you actually have in that account

Secured loan – A loan where the lender can sell the secured asset (usually your home) if you don't keep up with repayments

Standing order – An instruction you give to your bank or building society to make regular payments directly from your account to a creditor. Unlike a direct debit, the creditor cannot vary the amount

Unpaid balance – the amount you still owe

Unsecured loan – a loan that is not linked to your assets

Utilities – Essential services such as gas, electricity and water

VAT (Value Added Tax) – A government tax added to the price of most products

SECTION 7

Changes in circumstances

Sometimes your circumstances might change during your course. For example, you might move in with a partner, have a baby, start receiving some money you weren't getting before or take time out from your course amongst many other things. Depending on your individual circumstances, any of these changes might affect your finances.

If your circumstances change whilst you are at Sussex, speak to one of the professional advisers at the Students' Union Advice & Representation Centre to see how this might affect your finances. In the meantime, have a look at the information in this section for an overview of the kinds of changes that might affect you and how these changes might affect your finances:

7.1 Changes of circumstance that might affect welfare benefits, tax credits and student income

If your circumstances change, your new circumstances may well affect your entitlement to any student funding you receive. Your entitlement to any welfare benefits or tax credits you currently receive may stop, or the amount you are entitled to receive may change. You may even become entitled to money you weren't eligible to receive before. Changes that might affect how much money you are entitled to (please note that this list is not exhaustive):

- Getting married or moving in with a partner
- If you stop living with someone
- Moving house or moving abroad
- Having a new baby, starting to look after a child, or if a child moves out of your home
- Becoming ill or disabled
- If you are no longer ill or disabled
- Turning 25 or 60
- Starting work, receiving a pay rise or changing jobs
- Stopping work, changing your hours or receiving a pay cut
- Taking in a lodger or boarders
- If you stop receiving any money you were getting, or the amount changes
- If you start receiving any money from a different source that you weren't receiving before
- If you take time out from your course, return after a period away or need to repeat a period of study
- Starting or transferring to a new course
- Leaving a course

You have a legal duty to inform the relevant benefit office, local authority or HMRC of any changes in your circumstances that might affect your entitlement to benefits or tax credits. Failure to do so could result in you not receiving money to which you are entitled or receiving an overpayment that will need to be repaid. If you deliberately fail to report a

change in your circumstances you will be treated as if you have committed fraud. If you're prosecuted for fraud you could be fined or even sent to prison.

You also have a duty to inform whoever assesses your entitlement to any student funding of any changes that might affect your entitlement or the amount you are eligible to receive. Failure to do so can result in you not receiving money to which you are entitled or receiving an overpayment that will need to be repaid. If you are overpaid you may find that future payments are reduced or even that you are not entitled to any further payments until the overpayment has been repaid in full. If you deliberately fail to report a change in your circumstances you may be treated as a 'person unfit to receive support' or even investigated for fraud. If you're prosecuted for fraud you could be fined or imprisoned.

When informing any official body of a change in your circumstances it is always best to do so in writing and to keep a copy of your letter.

International students: Changes to your circumstances may also have implications for your visa. If your circumstances change you should seek advice from the International and Study Abroad Office (www.sussex.ac.uk/International/) or from the UK Council for International Student Affairs (www.ukcisa.org.uk/) to find out what, if any, implications this might have for your visa.'

7.2 Transferring, withdrawing, taking time out (intermitting) and repeating

Some students decide to withdraw from university, transfer to another course, take time out (intermit), or have to repeat all or part of their course. The funding implications of these decisions can be serious and you should be aware of them in order to make informed choices should you need to.

If you are considering transferring, withdrawing or taking time out from your course, or if you need to repeat any part of your course, have a look at the academic section of our online advice web pages (www.sussexstudent.com/advice) and come and speak to one of the professional advisers at the Students' Union Advice & Representation Centre before making any decision. We can advise you about the implications of your decision for your student funding, your fee liability, how you will support yourself if your funding stops, whether you can apply for discretionary funding, to the Access to Learning Fund or for any other sources of support, how to deal with any overpayments and your entitlement to future funding. We can also advise you on any other issues that may be related (e.g. your housing situation, your Council Tax liability or your benefit claims).

SECTION 8

Financial difficulties and debt

The Students' Union Advice & Representation Centre has professional advisers who can advise you on any money-related issue including debts, benefits, and ways to increase your income; while the Student Life Centre can help with budgeting skills. It is important to seek help as soon as you realise that you are likely to be in difficulty since the more time we have, the more we can usually do. Students experiencing financial difficulties who need help because of either an unexpected financial crisis or on-going hardship may be able to apply for help from either the University or from external sources (see sections 3 and 4). In addition, there are some emergency funds available to students who need cash urgently. These emergency funds include VC Loans from the University (see section 3) and DWP Crisis Loans (see the page on what to do if you get into financial difficulties in the money section of the Students' Union website: www.sussexstudent.com/advice)

Dealing with debt

There are many reasons why people fall into debt. It might be because you have lost your job or are unable to work because of illness or disability. It could be that you have recently split up with a partner, had a baby or experienced some other change in your personal circumstances that leaves you with less money than you need. For many, especially students, it could be that you simply don't have enough money to pay everything that you owe. Whatever the reason, being in debt is a common but all too frightening and stressful experience but **don't panic**, we can help!

It is understandable that you may want to ignore any letters from creditors (i.e. people to whom you owe money) but your situation will get worse if you do - the sooner you seek professional help the easier it is to sort things out. The Advice & Representation Centre acts non-judgmentally and in complete confidence. If you come to us for help with your debts we will go through your finances with you, look for ways to maximise your income, reduce your expenditure and help you work out what you can afford to pay and to whom.

We have also produced a self-help pack called '**Dealing with debt – a helpful guide for Sussex students**', available to collect from the ARC Information Area in Falmer House, or to download from the publications section of the Students' Unions' website (www.sussexstudent.com/advice/publications). This pack provides you with all the information you need to know to help you negotiate with creditors and get back in control of your finances.

Debts to the University

If you owe money to the University - e.g. for rent arrears or tuition fees - contact the University or the Students' Union Advice & Representation Centre as soon as possible. You should be able to reach a suitable arrangement to clear your debt but if you do not, then ultimately you may be refused entry into the next year of your course, be withdrawn on financial grounds or have your degree certificate withheld. It is legally debatable whether universities can take these academic sanctions for non-academic related debts (e.g. rent arrears, unpaid VC/bridging loans). If you are affected by this please contact the Advice & Representation Centre.

SECTION 9

Useful contacts

University of Sussex

Students' Union Advice & Representation Centre

1st Floor, Falmer House
University of Sussex
Brighton, BN1 9QF
Tel: 01273 877038
Fax: 01273 873501
Email: advice@ussu.sussex.ac.uk
Web: www.sussexstudent.com/advice

Student Life Centre

Ground Floor, Chichester I
Tel: 01273 876767
Email: studentlifecentre@sussex.ac.uk
Web: www.sussex.ac.uk/studentlifecentre

International and Study Abroad Office

Tel: +44 (0)1273 678422
Fax: +44 (0)1273 678640
Email: international@sussex.ac.uk
Web: www.sussex.ac.uk/International/

Careers and Employability Centre

Tel: 01273 678429
Fax: 01273 678846
Email: cdec@sussex.ac.uk
Web: www.sussex.ac.uk/careers

Useful agencies in Brighton and Hove

Brighton Jobcentre Plus/

Department for Work and Pensions (DWP)

Windsor House
30 - 35 Edward Street
Brighton BN2 0LN
Tel: 0845 604 3719

Hove Jobcentre Plus/

Department for Work and Pensions (DWP)

Boundary House, Boundary Road
Hove BN3 7HD
Tel: 0845 604 3719

**Brighton and Hove City Council
Housing and Council Tax Benefit Office**

PO Box 2929, Priory House
Brighton BN1 1PS
Tel: 01273 292000

Brighton and Hove Council Tax Office

Ground Floor, Priory House
Bartholomew Square
Brighton BN1 1JP
Tel: 01273 291291
Email: council.tax@brighton-hove.gov.uk

National agencies

UK Council for International Student Affairs

Web: www.ukcisa.org.uk/
Advice Line (open Monday-Friday 1pm-4pm):
Outside the UK: +44 20 7107 9922
Inside the UK: **020 7107 9922**

HM Revenue and Customs

Tax Credits
Helpline: 0845 300 3900 (open Monday-Sunday 8am-8pm)
Web: www.hmrc.gov.uk/Taxcredits/

National Union of Students (NUS)

Web: www.nus.org.uk

Consumer Direct

Helpline: 08454 04 05 06 (open Monday-Friday 8am-6.30pm & Saturday 9am-1pm)
Web: www.consumerdirect.gov.uk/

Energy Saving Trust

Tel: 0800 512 012
Web: www.energysavingtrust.org.uk/



**STUDENTS'
UNION**

Advice &
Representation

US

University of Sussex
Student Life Centre

**University of Sussex
Student Life Centre
Chichester 1 i003
University of Sussex
BN1 9QJ**

studentlifecentre@sussex.ac.uk

01273 876767

www.sussex.ac.uk/studentlifecentre

Students' Union
**Advice &
Representation
Centre**

Falmer House
Falmer
East Sussex
Bn1 9QF

advice@ussu.sussex.ac.uk

01273 877038

www.sussexstudent.com/advice