Safeguarding
and Wellbeing

FINANCIAL GUIDE

Start reading...

FINANCIAL ADVICE AND GUIDANCE

Turn2Us

Turn2Us help people in financial need, gaining access to Welfare benefits, charitable grants and other financial help they may be eligible for. Their website offers free information as well as a Grant search tool to check what benefits you may be able to claim. Turn2Us can be contacted via website, phone and through partner organisations.

www.turn2us.org.uk

Martin Lewis Money Saving Expert

MoneySavingExpert.com is the UK's biggest consumer website, with more than 16 million users a month. The site is dedicated to helping you cut your bills and providing you with journalistic research, cutting-edge tools, and a large community; all focused on finding deals, saving money and campaigning for financial justice.

www.moneysavingexpert.com

Gingerbread: is a leading national charity working with single parent families. Since 1918, gingerbread have been at the forefront of shaping policy and service that support single parents. The website offers free information on advice and guidance through partnerships.

www.gingerbread.org.uk

FINANCIAL ADVICE AND GUIDANCE

Save the Student

Save the student is a one-stop-shop for resources around finances, banking, making money, saving money and many more ideas on how to be savvier with money. Find the latest student discounts, student jobs, money-making ideas and more on this student money website.

www.savethestudent.org

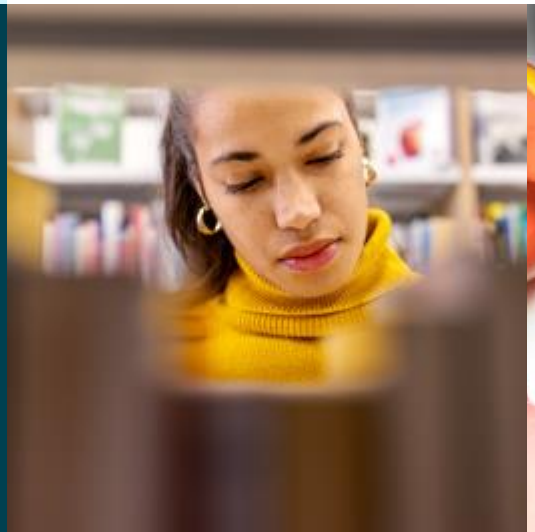
Student Space

Student Space has been created to help you find the support you need while being a student. However you are feeling, help and guidance is available. Student Space offers great advice and practical tips to help with money worries.

studentspace.org.uk

Step Change: provide the UK's most comprehensive debt advice service, by supporting people with debt problems take back control of their finances and their lives.

www.stepchange.org



PREGNANCY

Baby Banks

There are over 200 Baby Banks across the UK that help families who are struggling to afford the essentials they need for their young children, from beds and buggies, to toys and clothing.

littlevillagehq.org

Childcare Grant

The Childcare Grant can support you with childcare costs that you can apply for with Student Finance. You must be studying full time to receive this grant and have children under the age of 15, or under 17 if they have special educational needs.

www.gov.uk/childcare-grant

Healthy Start

Healthy Start is an NHS scheme that was introduced to help families buy healthy food and milk. There are certain criteria you need to meet in order to apply for this scheme which you can find in this link:

www.healthystart.nhs.uk

Top Tips: If you're a Home or EU student, don't forget to contact Student Finance England to see whether you are eligible for Childcare Grant.

UNIVERSITY SUPPORT

Student Finance

For any of our students who receive Student Finance and who are experiencing any issues with this you can contact our Finance Team. They will be able to support you contacting SFE and receiving your instalment. You can contact them on:

QAHE.FinanceSupport@qa.com.

Disabled Students Allowance

DSAs are grants provided by the Government to help pay the extra essential costs you may have while studying as a direct result of your condition. Funding can be provided towards equipment, non-medical help, travel and more: **www.accessforstudents.co.uk.**

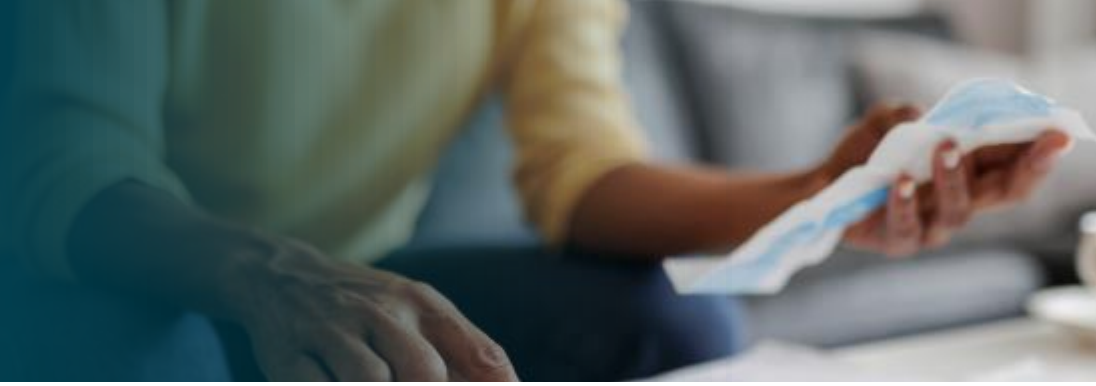
The Learning Support Team can offer further support with any adjustments needed to support your studies. Contact them at **QAHE.LearningSupport@qa.com.**

Hardship Fund

This discretionary fund is to support those in times of significant financial crisis, where there have been unforeseen circumstances. If you are having financial difficulties or to apply for access to hardship funds available for students, please contact our Welfare Team on **QAHE.Welfare@qa.com.**

The Learning Support Team can offer further support with any adjustments needed to support your studies. Contact them at QAHE.LearningSupport@qa.com

UTILITY BILLS



Save on your energy

The Energy Saving Trust provides tips and advice for quick and easy ways to save energy, lower your bills and reduce your carbon footprint. Whether you are a homeowner, a private or social renter, a student, or you live with your parents, there are many things you can do. We're all responsible for the energy we use in our homes. Look at our quick tips by clicking on the click and see how you could save up to £564 a year* on your bills.

energysavingtrust.org.uk/hub/quick-tips-to-save-energy

Save on your water bill

The Get Water Fit website can help you save money on your water bill. Fill out the survey to assess how water is used in your home and receive free products that can help save water consumption and reduce your water bills. www.getwaterfit.co.uk

*** *England, Scotland and Wales savings are for a typical three-bedroom, gas-heated home in Great Britain, using a gas price of 10.3p/kWh and electricity price of 34.0p/kWh (based on Energy Price Guarantee October 2022). Water savings are based on average occupancy.**

CLOTHES SHOPPING

Vinted

Vinted is an app you can download or browse online to buy second-hand clothes, accessories, and other items. Save money and help the environment by buying preloved items at a cheaper price. You can sell your own clothes and items to make yourself a little extra cash:

www.vinted.co.uk

Depop

Depop is another online marketplace where you can buy second hand clothes and accessories. You can find designer or vintage items at cheaper prices as well as sell your own clothes if you wanted to make a little bit more extra money:

www.depop.com

Ebay

Ebay is an online marketplace where you can buy a range of different items including clothes, furniture and technology. New and second-hand items are listed plus find huge discounts to support you in shopping savvy:

www.ebay.co.uk

Top Tip: Look for discounts on clothing and accessories on UNIDAYS APP. Remember, you must sign in with your University email address to register.

BUDGETING

Idealo – find on the app store

This is a price comparison app for online shopping to ensure you're paying the lowest price.

My Super Market – find on the app store

This app uses your shopping list to find daily updates on the cheapest prices across supermarkets and brands.

Squirrel – find on the app store

Squirrel is a Barclays-held account that splits your salary up into your bills, savings and a weekly allowance to spend on whatever you like. No more overspending, no more overdraft and no more worries.

Top Cashback

If you're somebody who shops online frequently Topcashback provides you cashback on your online shopping. By downloading the app and registering, you're able to get cashback on your normal spending online but also have the opportunity to withdraw the money you have saved into your bank account.

www.topcashback.co.uk

BUDGETING

Honey Browser Extension

Honey will find you the fastest and cheapest way of saving money online. Honey is a web browser extension that automatically finds and applies coupon codes at checkout, saving you money where you need.

Airtime Rewards

Save money on your monthly phone bill with Airtime rewards. There is no requirement to scan codes or fiddle with receipts, you simply register your credit or debit cards with the app, and whenever you spend online or in store with one of the over 150 affiliated companies, you receive money back. As you redeem rewards, you can take the money off your next phone bill.

www.airtimerewards.co.uk

Gener8

Use Gener8 to earn from what you do online; everything you do online is being tracked and thousands of companies collect and sell your data. Earn points for sharing your anonymised data and choose your rewards online.

gener8ads.com

VoucherCloud

VoucherCloud is a free voucher site and app finding you the best money-saving deals and coupons. **www.vouchercloud.com**

STUDENT DISCOUNTS

Student Beans

With access to student-exclusive discounts at over 10,000 stores online and on the high street, Student Bean ID unlocks more student discounts than any other student ID card.

www.studentbeans.com/uk

TOTUM card

An official student discount card which offers 250+ discounts in the UK and abroad (ISIC). There is an annual cost or you can get a free membership for online use only. Register using your university email address at:

www.totum.com

UNIDAYS

This is a free app which offers online and in-store discounts. Download the app and register using your university email address.

www.myunidays.com

Amazon Prime Student

This entitles university students to half price Amazon Prime, Prime Video and Prime Reading.

www.amazon.co.uk

Top Tip: Did you know if you have Amazon Prime you can get one-year free delivery on Deliveroo if you link your account. Did you know if you are with O2 and have O2 Priority, you can get three months Uber One free.

EARN WHILE YOU LEARN

Careers Team

With access to student-exclusive discounts at over 10,000 stores online and on the high street, Student Bean ID unlocks more student discounts than any other student ID card.

www.studentbeans.com/uk

Indeed Flex

If you are looking for some extra income but cannot commit to set hours or shifts, then Indeed Flex is a website that can help you in finding temporary work:

indeedflex.co.uk

Rover

If you love dogs why not consider being a dog walker or even dog sitting to receive a little bit of extra cash when it suits your availability. With Rover, all you need to do is create a profile and get this verified. Local dog owners can review accounts based on your location:

www.rover.com

Anywork Anywhere

Search for seasonal jobs abroad across a variety of career opportunities at:

www.anyworkanywhere.com

WHAT TO LOOK FOR IN A BANK

Some banks provide offers and perks to students for opening a new account with them. It's important to look at different banks to understand what would be the most suitable for you as well as considering the interest rates and the overdraft limit. For example, NatWest offer a 4-year tastecard while Santander will offer you a free 4-year 16-25 railcard.

Many banks are now offering a new scheme called Round Ups that you can activate on your banking. This scheme can help you to save your spare change from everyday purchases and put this into a savings account. Any payment you make, it will round it to the nearest pound for example, if you spend £5.50 then 50p will go into your savings. This can help you to manage your money and start saving.

Find out more about student bank accounts at

www.moneysavingexpert.com/students

TRAVEL

Railcard

With access to student-exclusive discounts at over 10,000 stores online and on the high street, Student Bean ID unlocks more student discounts than any other student ID card.

www.studentbeans.com/uk

Oyster Card

If you are looking for some extra income but cannot commit to set hours or shifts, then Indeed Flex is a website that can help you in finding temporary work:

indeedflex.co.uk

Coaches

If you love dogs why not consider being a dog walker or even dog sitting to receive a little bit of extra cash when it suits your availability. With Rover, all you need to do is create a profile and get this verified. Local dog owners can review accounts based on your location:

www.rover.com

Top Tip: To get term passes at a cheaper rate, you can get a letter from our Student Service Team to show you are a student to get a discount on term passes in your area.

HOUSEHOLD

Ikea

If you're looking for furniture and affordable ways to decorate your accommodation, whether its duvet covers or desks, Ikea has a range of ready to assemble furniture.

www.ikea.com

Argos

Argos is known as the catalogue retailer in the UK, where you can purchase a range of things from tech, home, appliances, toys and much more.

www.argos.co.uk

FreeCycle

If you want to upcycle a piece of furniture, then have a look at Freecyle, where you can obtain items that people don't want for free.

www.freecycle.org

Unikitout

If you're somebody who is moving away from home and are unsure as to what you need in student accommodation, Unikitout provide all the essentials you need to help you settle into your accommodation.

www.unikitout.com

FOOD

Too Good to go App

Too Good to Go provides connections with local restaurants and stores that have any surplus unsold food. You'll pay a reduced price for items that would otherwise end up in the bin at the end of the day.

www.toogoodtogo.com

OLIO

OLIO is a great way of sharing, giving away and getting things from your local community for free. Download the app to see what is available in your local community.

olioex.com

No Waste App

The No Waste App help you to easily track, organise and manage food in your home. The idea is to have a list of your foods in your freezer, fridge, and pantry so you can easily check what food you have left, allowing what food you need to use first, planning meals and avoiding unnecessary purchases.

www.nowasteapp.com

ASDA Rewards

Asda has a rewards scheme where you get rewards for spending. Download the app and scan at the checkout to unlock cashback you can receive on your purchases.

www.asda.com/rewards

FOOD

Lidl Plus Rewards App

Did you know that Lidl has a rewards app? Download the app to save with their weekly offers and gain rewards on your shopping.

www.lidl.co.uk/lidl-plus

Tesco Clubcard

Tesco has a loyalty card that give you savings on a range of products when you scan your Clubcard at the checkout, as well as sending you money off coupons to help save on your shop.

tesco.com/clubcard

The Student Food Project

Have you heard of the Student Food Project? With quick, easy to make recipes tailored for students, you will be inspired to be more creative and eat well.

thestudentfoodproject.com

Tastecard

Tastecard is a paid yearly subscription giving you discounts on food, cinema tickets and days out at popular attractions. If you are somebody who enjoys eating out with friends and family, then Taste Card has some great savings.

www.tastecard.co.uk

Top Tip: Did you know if you have Student Bean App, they also provide regular discounts.

Follow **Catchagem** on Instagram for daily updates on the perks, discounts and free giveaways at your local train stations.