

FINANCE & FUNDING...

Britain can be an expensive place to study but it doesn't have to be! With careful planning and by keeping your eyes open for bargains and money off savings, studying in Britain does not need to break the bank.

COST OF LIVING IN THE UK

It is highly recommended that you budget to have **at least £600 per month**.

This should be enough to cover rent, entertainment, travel housing and bills.

In your first semester there will be a lot of drains on your resources. Remember you don't necessarily need a brand new version of the recommended text books, your university library will have copies for reference and there will always be older students who want to sell their copies on cheaply. Also remember that, dependant on your course, you may need money for field trips.

Remember your university website will have information about the cost of living associated with the particular city you have chosen to study in.

Start up costs - £400

Most students will have to buy bedding, clothes and basic essentials at the beginning of their stay. £300 should be enough for additional clothing needs.

ACCOMMODATION

UNIVERSITY HALLS OF RESIDENCE

£45 - £100 per week (single room)

These fees will change dependant on the type of room you have. A lot of universities offer twin rooms and some even offer triple rooms which will reduce the cost. If you choose to have an en-suite then this will increase the cost to anything up to £285 per week.

The fees for Halls are inclusive of all bills (heating, hot water, electricity and some include internet but you need to check).

PRIVATE RENTED

£65 - £130 per week

Prices will vary greatly depending on the area of the country, the cheapest rents can be found in the North of England, specifically the North East. It will also be based on the quality of accommodation, the number of people sharing etc. Most rental costs do not include bills and minimum tenancy can often be six months.

PUBLIC TRANSPORT

Busses are always the cheapest way to travel, unless you can walk or bike to uni! In most areas of the country you can buy saver tickets for weekly or monthly travel or even a set number of journeys. The cost of transport varies massively (and you need to factor in the odd taxi ride back from a late night in town) but the average monthly cost is £25.

If looking into train travel it is always wise to book in advance www.thetrainline.com as you can save up to 40%.

FOOD / HOUSEHOLD SHOPPING

£40 - £60 per week

This is obviously individually dependant on diet and requirements but look out for the cheaper supermarkets like Morrisons and Asda as they provide some great deals. Look out for local farmers markets, not necessarily cheaper but usually good, local, organic produce for sale.

BOOKS AND EQUIPMENT

£50 per month

This is a rough estimate, textbooks can be expensive as can a lot of extra equipment but this is usually course dependant.

CLOTHING

£43 per month (on average)

This will vary enormously depending on lifestyle.

ENTERTAINMENT

£250 per month

Dinner out can cost from as little as **£10.00**, there are lots of vouchers available online for cheaper eating options try: www.vouchercodes.co.uk/printable-vouchers.html so grab some mates and all join in.

Cinemas cost around **£6.50** but there are often one night a week that run student nights or special deals. Theatre tickets are more expensive but there are often some really interesting plays and productions on that are well worth the extra expense. Try matinees and week days for extra value.

Pubs can be an expensive way to socialise however worth trying for the experience and look out for student nights and happy hour offers.

WORKING

Working part time during your studies is very popular and helpful to boost funds but make sure that you check your visa requirements to see how many hours you are permitted to work for. It is worth having a look at the British Council website where you can find more information about funding your studies. www.britishcouncil.org

IF THINGS GO WRONG...

Hopefully they won't, however the very best thing to do is to seek help and advice immediately.

Cannot pay university fees? Then seek advice and help from the welfare office BEFORE things get really bad, they are more likely to be sympathetic under these circumstances.

Cannot pay private accommodation rent? Again speak to your landlord in advance, this does not guarantee that they will help you but does offer them time to come to an agreement with you.

WHAT HELP IS AVAILABLE?

Hardship funds are available at most universities these are either in the form of a grant (so you don't have to pay it back) or a short term and low interest loan.

Other organisations, such as religious bodies and charities, award grants for students from certain countries or studying certain disciplines if they experience financial hardship. Most of these give modest financial help (eg. **£200 - £500**), where students can demonstrate unexpected financial problems. The majority of small charity grants are only offered in the final few months of your studies and tend to be awarded in exceptional circumstances only. The Educational Grants Advisory Service (EGAS) can advise you on which charities you may be eligible for. See: www.family-action.org.uk

OTHER FINANCIAL INFORMATION VALUE ADDED TAX (VAT)

Everybody in the UK pays VAT on certain goods which they buy but as it is included in the price, you are generally not aware of it.

COUNCIL TAX

You may hear about this local government tax which is used to pay for local services. You shouldn't have to pay this tax. It is best to seek advice from a student adviser if you have any queries about council tax.

WELFARE BENEFITS

Welfare benefits assist people on low incomes however it is strictly forbidden for non UK or EEA nationals, or their dependants, to claim most welfare benefits.