



Life at University

For full information, please do watch our presentation on university life with video clips from our current staff and students.

Student Finance



As an undergraduate student, you have **2** main costs. **Tuition fees** and **Living costs**. Your living costs will be covered by your **Maintenance loan** & the amount you get is dependent on your household income



Tuition fees

Eligible (home students) don't pay these upfront – so you won't necessarily 'see' the money as Student Finance pay this fee directly to your University

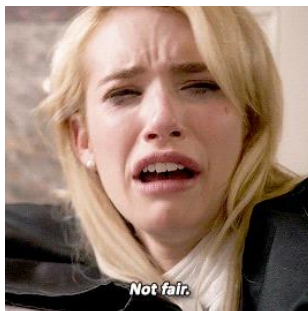
Maximum universities can charge is £9,250 per year. Most UK universities charge this for full time courses



Maintenance loans

These are designed to help students with **living costs** (rent, food etc) whilst you're studying full-time at university

The money is **split across the three terms** on your course each year. You will be **paid directly from Student Finance England** to your bank account at the **start of each term!**



Repayments

It's important to remember that these are **LOANS** that need repaying and you will earn interest on these

However, you only need to pay back only when you are earning over **£26,575**

Repay 9% of any income earned over £26,575



Payslip example

These deductions will be made from your pay through the HMRC tax system if you're employed (small amount – barely noticeable, comes direct out of your pay slip!)
If your income falls below £26,575 the repayments will stop
Any outstanding loan balance will be written off 30 years after entering repayment

Employee No.	Employee	Date	National Insurance No.			
001	Beatrice Borbon	25-Sep-2018	AA 12 34 56 Z			
Payments	Units	Rate	Amount	Deductions	Amount	
Basic Pay			£2625.00	Income Tax	£331.00	
Total Payments			£2625.00	National Insurance	£227.61	
				Student Loan	£46.00	
				Total Deductions	£604.61	
Beatrice Borbon 38 Finsbury Square London EC2A 1PX			Totals This Period		Totals Year To Date	
			Total Payments	£2625.00	Taxable Gross Pay	£5250.00
			Total Deductions	£604.61	Income Tax	£662.00
					Employee NIC	£455.22
					Employer NIC	£724.50
					Net Pay	£2,020.39

EXTRA EXTRA! Read all about it!

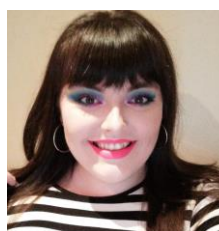
You may be entitled to extra financial support from the government/Student Finance England and many universities offer extra money directly to students
Check on the student finance calculator on the government website to see what extra help you might be able to get

Meet some of our students. Hear what they have to say about budgeting!



"It was a big sum of money.....I had been living in halls for a week before it arrived. I took some advice from friends and paid my rent first before spending it on anything else!"

Lauren



"There are plenty of apps on your phone you can use to budget. I used Excel to budget for each semester"

Georgina



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"I wrote down all the outgoings and bills at the start of the month. That way I knew when I could spend a bit more or when I needed to be a bit steady on my spending"

Lewis



"Shop weekly. Don't end up going day to day....If you're in a house share you can all contribute £10 to the weekly shop and save lots of money that way!" **Charlie**



Accommodation & Living Away from Home

Moving away to university can be a daunting experience. For most students, it's the first time they've lived away from their parents.

It's a brand-new chapter of your life – which can be exciting but also a little scary!



Bring something with you that's an **Ice-breaker**. Perhaps bag of sweets or packet of biscuits that you **share round with your new housemates**

Decorate your room with things that remind you of home – it's important to feel a **homely as you can**

Remember that everyone is in the same boat as you – they may be feeling nervous too. Have the confidence to **introduce yourself to new people!**

And most importantly... **have fun!** This will (hopefully) be the start of a new amazing chapter of your life!



"I was given a piece of advice that really works. Take a door-stop with you on the first day. That way you can say hi to people as they move in and get to know your new room-mates!" **Georgina.**



Washing

A big part of university life is becoming more independent and having to take care of yourself

Washing your clothes, bedlinen and towels is one of the main responsibilities that you'll face living in halls

"It's a real struggle because everyone will want to wash their clothes at the same time. You also have to remember to have change with you to work the washing machines and driers" **Mia.**



Feeding yourself



Cooking for yourself is a huge part of moving away from home and living in halls

Some halls of residence have catered facilities, but the majority have shared **kitchen facilities**...which means you'd better start learning to cook!



Cooking for yourself (perhaps for the first time ever) gives you the opportunity to experiment with food and expand your culinary skillset. You can get creative with meals and try new foods. Why not try your local market to see what fruit, veg and meat they have available? It is usually cheaper than buying at the supermarket.

You can find more recipes from our students on our UniBuddy blog!

Buying food with a student budget can be tough – this is why it's so important to plan ahead and **shop smart.**

Maybe even plan meals with housemates and shop together?



Self-directed study



Transitioning from A-levels/BTEC's to university is a big step! You've (hopefully) chosen your course because it's something you find genuinely interesting. The workload at university will be bigger and considerably harder and you will be expected to do a lot more independent work than at school.

"Everyone knows it is a step up academically but I wouldn't say it's harder. It's just different. The support is still there you just need to be proactive to go and find it!" **Georgina.**



Good time management skills will be even more important once you get to university. Your revision for A-level exams will have been good practice, but you'll be needing these organisational skills the entire time you're at university, not just in the run-up to exams.

You'll have big reading lists to get through, essays to write & presentations to prepare



"Be prepared to put in the hours. It was a bit of a culture shock at first but it actually became quite enjoyable." **Lewis**

It's up to you to plan your time and make sure you get to everything, and you'll have to fit independent study and other academic and non-academic commitments around that. You'll find that you have a lot more free time at university than you did at sixth form – so use it wisely!

You'll get to know yourself better and find out when you're at your most productive!





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Work Vs Social life balance

You'll have a lot of free time than you had at sixth form, but...you're unlikely to be able to consider your spare time as really being 'free' The time when you're not with teaching staff should be usefully employed with independent study, although you do of course have the freedom to decide when and how much you study You're way more responsible for your own studies at university than you are at college or school, so it's up to you to motivate yourself!



BUT.....



It's also important to spend time on yourself
Keeping yourself mentally healthy is so important!
Don't burn yourself out by working too much

Support at University

Leaving home, starting university and becoming more independent can seem really daunting for some students, but there are lot's of people within the university that are there to support you with...

Academic
work

Mental
health and
wellbeing



Financial
issues/student
advice

Accommodation
queries



Settling into your new home!

It's good to get out and about and explore your new town or city. Freshers week gives you a great chance to do this – you'll have plenty of free time in the day to walk around the campus, getting to know the area and your neighbours!

Second- and third-year students provide great advice on the best deals, cheapest shops and the best students hang outs, so if you're ever stuck, you know who to ask.



"Before I arrived I spoke to BGU students online and asked about the local area. I also made sure I took all the opportunities available in Fresher's week to get to know Lincoln. BGU had lots of orientation events to help us settle in quicker". **Leah**

You're all in the same boat...

It's important to remember almost everyone at university is going through the same experience as YOU



It's a good idea to join group chats before you move to Uni – it gives you a chance to introduce yourself to some of the people you'll be living and studying with over the next few years!



Make the most of all the opportunities that become available to you at university.

Take up placement opportunities, work experience, studying abroad options – try and get as much experience whilst you can. Not only is it great experience, exploring these different opportunities helps expand your CV and makes you stand out from the crowd when you're looking for a graduate job!



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So, why go to university?



"I went to university for the life experience. You meet a lot of people and you do lots of things you wouldn't get to do if you didn't go," **Leah.**



"I loved meeting people with the same career aspirations as me. Playing sports and being part of societies are great parts of university life too!" **Lewis**

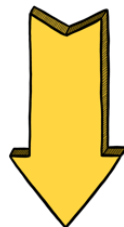
"The best thing about university is the independence - learning new skills and how to get by in life" **Charlie.**



"It's the independence. Living life the way you want to and making your own routine. I found out who I was as a person" **Lauren.**



Make sure going to University is right for YOU



Do your research ✓

Find a subject that you're passionate about
and good at ✓

Pick the right university to suit you ✓