money matters

A guide to student finances

Study Now - Pay back when you’re earning
This booklet explains what you are entitled to, financially, if you are a prospective UK undergraduate student (full or part-time) due to begin studying in September 2008. The financial side of university life can seem complicated. We aim to guide you through the maze and help you to understand what support is available to you as a student at Staffordshire University.

Some students face greater financial pressures than others when coming to university. That’s why we are offering a simple and straightforward system of cash bursaries of up to £1,000 per year. This is dependent upon income and, if you qualify, it is paid at regular intervals throughout the course.

A list of useful contacts is included, so if you have questions or need further help or information....

JUST ASK.

DISCLAIMER: Please note that this guide is not intended to replace Government regulations and we cannot guarantee that the information contained within it will not change.
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This guide summarises what is available to you.
For full details check out the website
www.staffs.ac.uk/undergraduate/money
You can also contact the University Information Centre or Students’ Union Student Advice Centre.
How much will it cost me?

Tuition Fees
Staffordshire University charges the following tuition fees for UK and EU students commencing full-time undergraduate courses from 1st September 2008:

- First degree (i.e. BA, BSc, BEng) £3,145
- Foundation year of an integrated first degree £2,200
- Foundation degree (FD) £2,200
- Higher National Diploma (HND) £2,200

These fees also apply to all such courses offered within Staffordshire University Regional Federation (SURF).
Note: a reduced fee is charged for the placement year of our sandwich courses.

University accommodation fees:
The cost of university-managed accommodation varies depending on the type of accommodation you choose.

Fees for 2008/9 for single study bedrooms, self catering, are as follows:
• En suite - £85 p/w for 38 weeks (£3230),
• Standard on campus - £63.00 p/w for 38 weeks (£2394),
• Standard off campus - £57.00 p/w for 38 weeks (£2166).

Fees cover all utility bills, personal possessions insurance (items over £1000 should carry separate cover), internet access and an Accommodation Starter Pack. Students will require their own individual TV licence.
**Private rented accommodation:**
If you are living in private rented accommodation, likely rent levels are as follows:
• Room in a student house: Stoke £35-£50 p/w; Stafford £48-£65 p/w
• Renting a whole terraced house: Stoke £80-£95 p/w; Stafford £110+ p/w
Contracts are usually 42 weeks long for a room or 52 weeks long for a whole house.

You will also have to pay a deposit, which is returned to you at the end of the year, provided you have not damaged the property or left any outstanding bills/rent. The deposit is generally one month’s rent (but can be higher).

If you are offered an ‘assured short term tenancy’ you should find out about the new tenancy deposit collection scheme: [www.shelter.org.uk](http://www.shelter.org.uk)

**Bills**
Students are usually responsible for their own gas, water and electricity bills in private rented accommodation. Estimated costs are as follows:
• **Gas:** approx. £6-10 p/w for the house (divide by number of tenants)
• **Electricity:** approx. £6-10 p/w for the house (divide by number of tenants)
• **Water:** approx. £4 p/w for the house (divide by number of tenants)

You will also need a TV licence (£135.50 per year) for every television owner in the property. One license does not cover an entire multi-occupied house.

**Course Costs**
Don’t forget to allow for the cost of books and other equipment needed on your course.

**Food**
As our accommodation is self-catering, we offer students a catering meals package for just £27.50 per week. It entitles you to any ten meals per week, Monday to Friday, during term time. The package is payable in advance, either each term or for the full year. Our Catering Services team can organise your ID card and meal tickets.

**Social life and entertainment**
Remember to allow for your social life when working out budgets. The Students’ Union can offer many of the things you want - at a good price. Beyond that, you have the nightlife attractions of Hanley and Newcastle on your doorstep – with both Birmingham and Manchester just a short train journey away!
FULL TIME STUDENTS
Is there any financial Help available?
Yes - loads!

FROM THE UNIVERSITY - University Bursary
Staffordshire University offers non-repayable bursary payments to students who are eligible (based on household income). These payments are made in two instalments, in February and May (for standard undergraduate courses), and are paid direct into your bank account. (For courses starting in Semester 2, payment times differ.)

<table>
<thead>
<tr>
<th>Style of Course</th>
<th>Residual Family Household Income</th>
<th>Bursary</th>
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<tbody>
<tr>
<td>First Degree and</td>
<td>Less than £20,817</td>
<td>£1000</td>
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<tr>
<td>PGCE</td>
<td>£20,818 to £25,521</td>
<td>£850</td>
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<td>£25,522 to £30,801</td>
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<td>Foundation Year</td>
<td>Less than £20,817</td>
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<td>£20,818 to £25,521</td>
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<td>£25,522 to £30,801</td>
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<td>Foundation Degree</td>
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<td>£25,522 to £30,801</td>
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<td>Higher National Diploma</td>
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<td>£20,818 to £25,521</td>
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<td>£25,522 to £30,801</td>
<td>£350</td>
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IMPORTANT: To be assessed for a bursary you should apply to your local authority using their PN1 form (even if you don’t qualify for the tuition fee loan and student loan due to a previous honours degree.)

Access to Learning Funds (ALF):
This fund is provided to the University by Government. You can apply each academic year after you have applied for your maximum student loan entitlement and after you have received your first student loan instalment. ALF is a discretionary fund, which means you are not guaranteed an award. But if you do receive one, it does not usually have to be repaid. (Note; ALF can ask for the money to be returned if your attendance is poor or if you leave the course). For more details, visit www.staffs.ac.uk/askalf
Help from the LA

**Tuition Fee Loan:**
You can apply for a non means-tested tuition fee loan of up to £3,145 from the Student Loan Company - as long as you don’t already have an honours degree. For more information, visit [www.slc.co.uk](http://www.slc.co.uk) or [http://unimoney.direct.gov.uk](http://unimoney.direct.gov.uk). (See below for information on repaying the loan.)

**Maintenance Loan (Student Loan):**
You can apply for a maintenance loan to assist you with your general living and course costs. The majority of this loan (75%) is available to all full-time students who are under 60 at the start of the course and do not already have an honours degree. Eligibility for the remaining 25% is assessed on your household income (parents/ step-parents/ spouses income).

The maximum loan for 2008-9 is £4625 if you are living away from home and £3580 if you are living in your family home. Your loan entitlement may be reduced if you receive a maintenance grant (see below).

**Note:** The tuition fee loan and the maintenance loan are not like a bank loan. You do not make any repayments until your income reaches over £15,000. After this point you repay 9% of your earnings above £15,000. (So if you earn £17,000 you pay back 9% of £2,000, which equals £180 a year, or £15 a month.)

**Extra weeks allowance:**
Most Staffordshire University courses are around four weeks longer than standard university courses. You are therefore entitled to extra student loan money for each extra week. Your local authority should assess you for this allowance when you apply for your maintenance loan.

**Maintenance grant:**
This is a new, non-repayable grant for new UK full-time and sandwich students. The full grant - £2,835 - is available to those with a ‘residual household income’ of £25,000 or less. Students with a household income of more than £25,001 but less than £60,005 will be eligible for a proportion of the grant.

<table>
<thead>
<tr>
<th>Household income</th>
<th>Grant available</th>
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<tr>
<td>Up to £25,000</td>
<td>£2,835</td>
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<tr>
<td>£25,001 - £30,000</td>
<td>£2,002</td>
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<tr>
<td>£30,001 - £34,450</td>
<td>£1,260</td>
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<td>£34,451 - £40,000</td>
<td>£998</td>
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<td>£40,001 - £50,000</td>
<td>£524</td>
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<td>£50,001 - £60,005</td>
<td>£50</td>
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<tr>
<td>Over £60,005</td>
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Note: You may be eligible for a Special Support Grant if:
• you have dependent children and do not have a partner, or
• you have dependent children and your partner is also a student, or
• you are over 60, or
• you are eligible for certain special disability benefits

This grant is worth up to £2,835 and will be in place of the maintenance grant it is non-repayable. Your student loan will not be reduced if you receive this grant.

The Parent Learning Allowance:
This is a grant (which you do not have to repay) to help with course-related costs for students with dependent children. How much you receive will depend on your family’s income. The maximum allowance in 2008-9 is £1,470 and the minimum is £50.

Childcare Grant:
This is a grant (which you do not have to repay) for students with dependent children. It can cover up to 85% of childcare costs. How much you receive will depend on your income.

This grant is only available to students with registered or accredited childcare (including after-school clubs) or to students using childcare approved under the Childcare Approval Scheme. Please contact your local authority for further information. You can also contact the University Childcare Service for further information about Early Education Places.

Adult Dependant Grant
This is a grant for students (which you do not have to repay) with a spouse or adult who is wholly or mainly financially dependent on them. The maximum grant in 2008/9 is £2,575 per year. How much you receive will be based on your own and your dependant’s income.

Disabled Student Allowance
If you have a disability, long term health condition, dyslexia or dyspraxia which makes studying more expensive or less convenient, contact the University Disability Advisory Service. You may be able to receive extra financial help. This could be for academic support (for example, if you are dyslexic and you need a scribe for note taking) or equipment (such as a voice-recognition computer, tapes or Braille).

These additional allowances are not means-tested. If you fall into a category above, please ensure that you tick the relevant box on the Local Authority PN1 form.
Social security benefits and tax credit:

**Income Support and Housing Benefit**
You are eligible to apply if you are:
- a lone parent or a student couple with children.
- a student with a disability or certified by a doctor as having been unable to work for the past 28 weeks.

A student’s partner (who is not a student) may also be eligible to apply.

Income support and housing benefit are means-tested. This means that any student loan, adult dependant allowance and tax credits you receive will be counted as income when assessing your entitlement.

**Incapacity Benefit/ Disability Living Allowance:**
These are not means-tested, so any student income you receive is not counted. Becoming a student does not mean you are capable of work.

**Child Tax Credit:**
Anyone with children who has an income less than £58,175 a year, (up to £66,350 if you have a child under one-year-old) can apply.

**Working Tax Credit:**
You can apply for Working Tax Credit if:
- you are a single parent and work more than 16 hours a week.
- you have a disability that puts you at a disadvantage of getting a job and work more than 16 hours a week.
- you are aged 25 or over and work 30 or more hours per week.

**Council Tax:**
If you are living only with other full-time students you do not pay council tax. However, the house may attract council tax if non-students are living there. If there is only one adult non-student in the house, the council tax bill should be reduced by 25%.
Other Help:

Care-Leavers

If you are a student who has entered higher education from local authority care, please contact your local authority’s Leaving Care Team. They may be able to offer financial support in addition to that mentioned in this guide.

Student overdrafts:
Most high street banks offer interest free overdrafts, subject to you having a good credit rating. If you cannot get an account, try for a basic bank account.

Trusts and Charities:
The Careers and Employability Service have access to a computer programme called ‘Funderfinder’. This searches through a database of trusts and charities and advises which ones you may be eligible to apply to.

Help with school meals:
Contact your LA for eligibility and advice.

Social Work students:
Social work Students who already hold an honours degree will be eligible for a maintenance loan. Students domiciled in England taking BA(Hons) Social Work will be eligible for an additional non means-tested bursary grant of £4,575 per student for a 52 week period (2007/8 figures) for those studying full-time and £2,287.50 for a 52 week period per student for those studying part-time courses.

Further information is available from the NHS Business Services Authority
http://www.ppa.org.uk/ppa/swbpage.htm or visit the Student Advice Centre for further help.

If you need help calculating your entitlement to any of the above - or a related income/expenditure issue – contact our Student Advice Centre for support.
Funding options for part time undergraduate students

Help from your local authority (LA):

1. **Tuition Fee Grant and Course Cost Grant:**
   A £250 Course Grant is available to help with the cost of books, travel and other course costs. A fee grant of between £765 and £1150 (depending on how many modules you are studying) is also available to help with the cost of tuition fees (2007-08 rates). You can apply if you are studying a course which lasts at least one academic year and is equivalent to 50% or more of a full-time course or at least 60 CATs points. Your course should last for no longer than twice the time it would take to complete the full-time equivalent.

   Both the Course Grant and the Fee Grant are non-repayable and are means tested (which means you may not receive anything if your income is too high).

2. **Disabled Student Allowance:**
   If you have a disability, long term health condition, dyslexia or dyspraxia which makes studying more expensive or less convenient than it would be otherwise, contact the University Disability Advisory Service. You may be able to receive extra financial help. This could be for academic support (e.g. if you are dyslexic and you need a scribe for note taking) or equipment (e.g. a voice-recognition computer, tapes or Braille). These additional allowances are not means tested in any way. Please remember that if you fall into a category above, please ensure that you tick the relevant box on the Local Authority PN1 form to indicate this.
Help from the university:

1. **The Access to Learning Fund (ALF):**
   This is money given to the University by the Government to help students who are in financial hardship. Primarily the fund will help part-time students with course related costs such as childcare and travel and only in exceptional cases will awards be made for living costs. Students must be studying at least 50% of a full-time course or 60 CATs points and have applied for the Tuition Fee grant and Course Cost grant, if eligible. Only in exceptional circumstances may part-time students apply for a summer vacation award. ALF is a discretionary fund, which means you are not guaranteed an award, but if you are successful you do not usually have to repay the award. Application forms are available from the Student Union Student Advice Centre and the University Information Centre at Stoke and Stafford as well from nominated staff in partner colleges. ALF can also offer Childcare Grants for part-time students and support for Taster Modules. More information can be found in the ALF undergraduate part-time leaflet and on the ALF website: www.staffs.ac.uk/askalf

Other help

1. **Social Security Benefits and Tax Credits:**

   **Income Support and Housing Benefit/Council Tax Benefit:**
   Part-time students can claim Income Support and Housing/ Council Tax Benefits under the usual rules without restriction. Generally this includes lone parents with a child under 16 and those deemed incapable of work due to incapacity, although this does include some other groups. Please see the Student Union Student Advice Centre for further information if necessary.

   Income Support and Housing/ Council Tax Benefit are means-tested and any income you receive such as Child Benefit and Child Tax credits will be deducted from your benefit entitlement. This does not include the Tuition Fee and Course Cost Grant, which are disregarded.
**Job Seekers Allowance:**
You can claim Job Seekers Allowance whilst studying part-time. You must be able to pass all the basic rules for JSA including being available for work and actively seeking work.

**Incapacity Benefit:**
Studying part-time (or full time) should not affect your entitlement to claim Incapacity Benefit as becoming a student does not mean that you are capable of work. Incapacity Benefit is not means-tested and therefore any student income you receive is not counted when assessing your entitlement.

**Child Tax Credit:**
Anyone with children who has an income below £58,175 (up to £66,350 if you have a child under 1), can apply for and receive the Child Tax Credit, which is administered by the Inland Revenue.

**Working Tax Credit:**
If you are a single parent or have the disability that puts you at a disadvantage of getting a job AND you work more than 16 hours a week, OR you are aged 25 and work 30 or more hours per week, you can apply for Working Tax Credit.

**Early Education Places**
All children are entitled to free education sessions a term after their third birthday up to commencing school. You can claim the grant if your child is aged 3 or 4 and is attending a private/voluntary childcare setting that is registered with the Local Authority. The funding entitles your child to 5 sessions per week (lasting two and a half hours each) at a registered setting. You can claim a maximum of 2 sessions in any day and the grant is available for 38 weeks of the year. You will be required to pay for any childcare over and above the 5 free sessions per week. For further details, contact the Childcare Service on Stoke (01782) 294981 or Stafford (01785) 353371.
Nursing Students:- Private rented accommodation

Shrewsbury
There is no university residential accommodation in Shrewsbury. There is accommodation available in Telford although this is not on any major bus routes. Please contact the Accommodation office for further information if you wish to live in Telford. t: 01782 294217 (Stoke) t: 01785 353563 (Stafford).

Funding for nursing and midwifery students

HELP FROM THE NHS STUDENTS GRANT UNIT

Fees
The good news is that the NHS will meet these in full - no matter what your income.

Means tested bursary (degree students)
The maximum bursary for students living away from home in 2007/8 is £3,842 a year. The maximum bursary for students living in the family home in 2007/8 is £3,011. When assessing the amount payable the grants unit will consider your parents’/spouse’s income where appropriate. Please note that these amounts are inclusive of the extra weeks allowance.

Non means-tested bursary (diploma students)
In 2007/8, the annual bursary is £6,372 (whether you live in the parental home or elsewhere). Non means-tested means this bursary does not depend on income.

Additional allowances
All additional allowances (apart from the Disabled Students Allowance) are means tested.

Dependants’ allowance
These are payable to you in respect of people who are wholly or mainly financially dependent on you including your children and spouse but not your unmarried partner. Their income will be taken into account when deciding what allowances if any are payable. Rates in 2007/08 are:

Spouse or other adult dependant or first child if no spouse/adult dependant: up to £2510 pa for Degree students and up to £2128 for students studying the Diploma.

Each subsequent dependant: up to £512pa.
Parents Learning Allowance
This is a means-tested annual allowance for students with children who are financially dependent on them. In 2007/8 the rate is up to £1,239 p.a, for degree students and up to £1,050 p.a for diploma students.

Childcare Allowance
This is a means tested allowance for current and new students with children who have registered or approved Childcare costs. Children must be aged 15 or under (or 17 or under for children with special educational needs). The childcare allowance will pay up to 85% of the actual registered or approved childcare costs up to a maximum amount. For example, for one child the maximum amount payable is £114.75 per week. For two or more children, the maximum payable is £170 per week. Students will receive an application form as part of their Bursary application pack.

Initial Expenses Allowance (diploma students)
A one-off payment of £55 made at the start of the course for diploma students in receipt of an NHS bursary.

Two Homes Grant
Degree students maintaining a second home (other than your term-time address) for you and your dependant an additional allowance is payable. This allowance is currently £874 a year.

How to apply to NHS Students Grant Unit
When you are offered an NHS-funded place, Staffordshire University will advise the NHS Students Grant Unit, who will send you an application pack to apply for the bursary and any other relevant allowances you may be entitled to.

Payment of Bursary
Payment of your bursary is by monthly instalment, paid direct into your bank account. The first instalment is paid within a fortnight of starting your course and covers the first two months of training. Subsequent payments are paid monthly, starting in the third month of your training on the third Friday of each month. To facilitate this you should provide your bank account details on your application form to the NHS Students Grants Unit and ensure your account accepts bank automated credit transfers (BACs).

Maternity Leave
The NHS Student Grants Unit facilitate a maternity bursary for up to a maximum of 45 weeks, this is paid at your standard amount exclusive of any childcare payments. Where this is applicable to you please contact your Personal Tutor.
Help From Your Local Authority

Student Loans
In addition to the means tested bursary, degree students can apply for a student loan. The loan is not means-tested and is available at a reduced interest rate to nursing students.

In 2007/8 the student loan is £1,660 (if living in the family home) or £2,210 (if living elsewhere).

Disabled Students Allowance:
(See section on page 9)

Clinical placement costs

Travel
The cost of travel between your term-time address and a clinical placement site (that is not part of the University) can be reimbursed - provided the cost exceeds your normal university travel costs from your term time address to the University.

Payment of Clinical placement costs
To receive clinical placement costs you need to submit a claim form to your Faculty. This is then sent to the NHS Student Grants Unit who should process payment by bank transfer (BACS) in four-to-six weeks. Claims can be submitted on a regular basis (weekly, fortnightly or monthly) as appropriate or at the end of the placement. Administration staff in general forward claim forms to the NHS Student Grant unit within a week of them being handed in to the Faculty.

Additional accommodation costs
If you incur additional accommodation costs while attending a clinical placement because you have to maintain your term-time accommodation and pay for accommodation at the placement, then you can be reimbursed up to a maximum of 10% more than the cost of maintaining your term-time accommodation. If you normally reside with your parents during term-time, the cost of maintaining your term-time address is nominally set by the NHS Student Grants Unit at £20 per day. You may also claim the cost of one weekly return journey between your term-time and placement addresses. Costs incurred in travelling from your clinical placement accommodation to your clinical placement site can also be reimbursed providing the cost is in excess of your normal daily travel costs from your term-time accommodation to University.

The University will advise you how to go about claiming your clinical placement costs.
Help from the university for nursing degree and nursing diploma students

The Access to Learning Fund (ALF) see page 7.
The Access to Learning Fund (ALF) is available for both nursing degree and diploma students. Diploma students can apply even though they are not entitled to a student loan, but must have applied for a bursary. Nursing degree students must have applied for both the bursary and their full student loan entitlement.

Dyslexia tests
ALF can assist with the cost of a dyslexia test. Students should contact the University’s Disability Advisory Service who will help to make arrangements for you. You are advised to contact the service before making any payment. If ALF pays for the test and you then decide not to come to Staffordshire University, you will be asked to repay the cost.

Other help for nursing and diploma students

NHS Hardship Grant
If you have exhausted all other sources of help then you may exceptionally be eligible for the NHS Hardship Grant. Applicants must firstly take out the full loan entitlement and apply to the University’s Access to Learning Fund (ALF). Written support from the University is required and applicants must provide full details of income and expenditure to the NHS Student Grants Unit.

Contacts
Staffordshire University

Andrea Alker
Student Guidance Advisor for the Faculty of Health
BL016 Blackheath Lane
Stafford
e: a.d.alker@staffs.ac.uk
t: 01785 353795

Students’ Union Advice Centre
Ground Floor, Beacon Building
Beaconside
Stafford
ST18 0AD
t: 01785 353425
Doreen Dakin (Pre-Registration Team)
Faculty of Health
Staffordshire University
Blackheath Lane
Stafford
ST18 0AD
t: 01785 353795

Andy Worden (deals with clinical placements and related cost applications)
Faculty of Health
Staffordshire University
Blackheath Lane
Stafford
ST18 0AD
t: 01785 353760

External

NHS Student Grants Unit
NHS Pensions Agency
200-220 Broadway
Fleetwood
Blackpool
FY7 8SS
t: 0845 358 6655
www.nhsstudentgrants.co.uk
University involves meeting new friends and enjoying a new social scene but it also means getting used to different income and expenditure. The good news is that you don’t have to be an accountant to control your finances! Below are some useful tips to help you keep hold of the purse strings.

Check that you are receiving everything you’re entitled to financially as a student. The Students’ Union Student Advice Centre can help you with this.
It may be useful to make a financial plan. This will provide an accurate financial picture of what you’ve got to spend and help you to keep track of your finances. If you’re not sure how to do one, follow the below steps and complete the financial plan available from the website.

**STEP 1:** Be honest and realistic. On the income side, list all your income and divide your student loan into the number of weeks left until your next loan cheque arrives. Then you’ll know how much you have to spend per week.

**STEP 2:** On the expenditure side, list all your expenditure and don’t forget to include course costs and tuition fees (if you are not taking out a loan to cover fees) as well as household cleaning items.

**STEP 3:** If your expenditure is higher than your income, prioritise your spending - always make sure you pay your rent, food and course costs first and remember to put some money aside for bills. If you have any excess income, think about saving a bit each month towards holidays, Christmas and insurance.

**STEP 4:** Stick to your financial plan by only withdrawing a certain amount of cash from the bank each week that you know you can afford to spend. Or put a percentage of your student loan into a mini ISA (it will earn interest) and transfer only a certain amount into your student account each week that you know what you can afford to spend.

If you’re finding it difficult to do a financial plan or you’ve done one and it looks as if you are or will be in financial difficulty, don’t panic! - Call into the Students’ Union Student Advice Centre and make an appointment to see an Adviser who can help.
think about...

What you spend. Keep a list over a period of a few weeks. Don’t base what you spend on what your friends are spending, as they could be heading for difficulties or it may be that they have more money than you.

Why you spend what you do. Remember that university is only for three years. Of course you want to have a good time but bear in mind that getting into financial difficulties can cause a lot of stress and if you get behind on credit repayments, this could affect your credit rating and your ability to get credit after you graduate.

When you spend money. Do you buy things to make yourself feel better when you’re bored or depressed? Be aware of how you’re feeling and don’t allow that to dictate what you spend. Instead of going shopping, do something else instead - join one of our student societies or clubs.
Contacts

Staffordshire University
Student Guidance Officer (Stoke)
Information Centre,
Flaxman Building,
College Road,
Stoke-on-Trent, ST4 2DE
t: 01782 292768
e: n.j.laurie@staffs.ac.uk

Student Guidance Officer (Stafford)
One-Stop-Shop
Beaconside
Stafford
t: 01785 353749
e: p.a.morgan@staffs.ac.uk

Students’ Union Student Advice Centre
Stoke - Staffordshire University
Students’ Union, Student Advice Centre,
College Road,
Stoke-on-Trent ST4 2DE
Stoke  t: 01782 294469

Stafford - Staffordshire University
Students’ Union,
Student Advice Centre, Beaconside, Beacon
Building, Stafford, ST18 0AD
Stafford  t: 01785 353425

Disability Advisory Service
Stoke 4/5 Winton Square
t: 01782 294977
Stafford: One-stop-shop
Ground floor Beacon Building
t: 01785 353302

External Contacts

Student Loan Company
www.slc.co.uk
01325 392822
Student support helpline: 0845 602 0583

Student Finance Direct
Customer Support Office
t: 08456 077577
www.studentsupportdirect.co.uk

Staffordshire Local Authority (LA)
(Assesses students who live in the County of Staffordshire).
Surnames beginning A - J
t: 01785 278931/278936/278937
Surnames beginning K - Z
t: 01785 278932/278933/278935
www.staffordshire.gov.uk

If you wish to obtain the contact details for other Local Authorities, the following web page will help you find these:
www.dfes.gov.uk/leagateway

Aimhigher - The Aimhigher website provides all information you need to get started on the road into HE, including links to all key websites that can help to answer your questions: www.aimhigher.ac.uk