Welcome to moneysmart, your complete guide to student finance. Here you will find advice on bursaries, benefits available to you, housing guidance and advice on how to save money and budget accordingly. Click on the tabs above to learn more.
### England

1. Statutory funding for nursing students
2. Support for children and dependants
3. Expenses for clinical placement
4. Support for students with disabilities
5. Funding calculator
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### Wales

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### Scotland

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4. Support for students with disabilities
5. Funding calculator
6. Additional sources of funding
Courses starting before September 2012:

Overview
All students who have an NHS funded place on a pre-registration course will qualify for some form of financial support for their studies. The type of package and amount of support is however governed by several factors, including whether it is a degree or diploma programme; where you live and study and if you have dependants.

Because there are so many variables the funding can seem complex, and it is hardly surprising that the regulations governing the scheme for England are 87 pages long.

Because of the complexity, it can sometimes be difficult to ascertain whether you are receiving the right amounts. The information given here breaks down the eligibility criteria for the different parts of the funding packages into bite sized chunks. But most importantly it also points you in the direction of further support should there be issues with your bursary or if your circumstances change after you have started you course.

Please remember that most students will experience some frustrations and, in some cases, more serious concerns about their funding during their studies. The RCN or the welfare services at your university will be able to offer support and representation in trying to deal with these issues.

Degree programme
For courses starting before September 2012, if you are doing an NHS funded degree programme you are entitled to automatic assistance with your full course fees. Home status degree-level students are also entitled to apply for a means-tested NHS Bursary.

This means that where appropriate your income and that of your parents, your spouse or partner, can be taken into account, and the amount of maintenance grant will be reduced accordingly.

In 2011-2012 the basic rates for means-tested bursaries are:
- £2,810 per annum for students living away from the parental home;
- £2,346 per annum for students living at the parental home.
- £3382 per annum for students studying in London away from parental home

The rates at which the bursary is reduced are outlined in the 2011/2012 student finance booklet:

http://www.nhsbsa.nhs.uk/students/documents/students/fhhcs_2010-2011_bk_1_new_scheme_v1.pdf

www.rcn.org.uk
Statutory funding for nursing students

Degree level students may also be entitled to a reduced-rate student loan to help cover the balance of their living costs.

- £2,324 for students living away from home in 2011
  (With a reduced rate for final year students)

For details of how to apply for a loan see the DirectGov web pages or your University Student Loans Officer.

→ http://www.direct.gov.uk

The amounts you receive should also reflect any additional weeks that you have to undertake above the standard 30 weeks and three days – a 45 week year attracts a 52 week grant. Always check that this is calculated into your bursary payment.

→ Click here to calculate your total bursary for 2011/2012

The following links will provide further details of the additional means-tested allowances you may qualify for. If none of these apply to you or you are now happy that your NHS financial package has been calculated correctly, then you may wish to look at additional sources of funding by following the link below.

→ Financial support for those with children
→ Financial support for those with dependants
→ Financial help for those expecting a child
→ Help with travel and clinical placement costs
→ Support for students with disabilities
→ Additional sources of funding

Diploma programme

For courses starting before September 2012; if you are doing an NHS funded diploma programme you are entitled to automatic assistance with your course fees.

As well as fees; the non-income assessed bursary provides a flat rate basic maintenance grant and no contribution is required from your income or that your family.

For the 2011/2012 academic year the basic maintenance rates are as follows:

| Attending university in London and living in lodgings or own home | £7,827 |
| Attending university outside London and living in lodgings or own home | £6,701 |
| Parental home – all areas | £6,701 |

The amounts you receive should also reflect any additional weeks that you have to undertake above the standard 30 weeks and three days – a 45 week year attracts a 52 week grant. Always check that this is calculated into your bursary payment.

→ Click here to calculate your total bursary for 2011/2012

The following links will provide further details of the additional means-tested allowances you may qualify for. If none of these apply to you or you are now happy that your NHS financial package has been calculated correctly, then you may wish to look at additional sources of funding by following the link below.

→ Financial support for those with children
→ Financial support for those with dependants
→ Financial help for those expecting a child
→ Help with travel and clinical placement costs
→ Support for students with disabilities
→ Additional sources of funding

Continued >
Statutory funding for nursing students

Additional means-tested elements can also be applied for; which means that where appropriate your income and that of your parents, your spouse or partner, can be taken into account, and the amount of additional grant will be reduced accordingly.

Click here to calculate your total bursary for 2011/2012

The following links will provide further details of the additional means-tested allowances you may qualify for.

If none of these apply to you; or you are now happy that your NHS financial package has been calculated correctly; then you may wish to look at additional sources of funding by following the link shown below:

Financial support for those with children
Financial support for those with dependants
Financial help for those expecting a child
Help with travel and clinical placement costs
Support for students with disabilities
Additional sources of funding

Courses starting in September 2012:

Overview
The range of assistance offered to students on approved pre-registration courses may seem quite complex; but students on NHS funded courses starting on or after September 2012 will now have access to the same package of financial support.

These arrangements will provide new students with a non-means tested grant, a larger means tested bursary and a reduced rate non-means tested loan. A different rate of means tested bursary and loan will apply for London based students. The new arrangements remove the discrepancy between funding available to students on a diploma course or a degree course.

Existing students starting their courses before this time will remain on the current scheme and should see the links above.

Continued >
Statutory funding for nursing students

Financial support
All students on university courses in nursing (leading to registration with the Nursing and Midwifery Council) will be eligible for some financial help from the NHS while studying.

Eligible students who are accepted onto approved courses will usually have their tuition fees paid in full and may receive financial support in the form of a bursary.

For the academic year 2012/2013; all eligible students will receive a £1,000 grant each year.

They will also be eligible to apply for an additional means-tested bursary of up to £4,395 per year. Students in London will qualify for more (up to £5,460).

Further details of the new entitlements and a bursary calculator can be found on the NHS Website

http://www.nhsbsa.nhs.uk/students

We will update this site with additional information on Additional Allowances from August 2012.
Support for children and dependants

There are additional means-tested payments that can be paid in addition to the main part of your bursary. These vary depending on the course you are doing; so are listed separately by degree or diploma below.

The means test is applied by looking at residual income after certain expenses; in most cases allowable expenses from gross income will include Tax, National Insurance and rent. For a fuller definition of ‘residual income’ for NHS funded courses see the following link:

http://www.nhsbsa.nhs.uk/students

In 2012, new starters will all be eligible for the same financial package – regardless of the type of course undertaken. If you have other legal dependants, for example, a disabled adult, you can still claim for them but they should also make a claim for DWP benefits and tax credits in their own right. Some of these benefits will then be taken into account in the means test calculations.

If you need help with any aspect of applying for dependants allowance contact NHSPA Student Bursaries in the first instance; if there are still problems then contact your University Welfare Officer or RCN Member Support Services: 0345 408 4391.

Dependants’ allowance

You can apply for an allowance for your husband, wife, civil partner or partner and for any child or other adult dependant you are legally responsible for. You must send copies of your children’s birth certificates with your first application.

Any income your dependants have may reduce your support. If you are married, in a civil partnership or live with a partner, you must declare your husband’s, wife’s, civil partner’s or partner’s income, even if you are only claiming for your children; as income from all sources is taken into consideration:

Degree students

Rates for 2011-2012

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Max per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse, partner, civil partner or first child</td>
<td>£2,640</td>
</tr>
<tr>
<td>Each subsequent child</td>
<td>£539</td>
</tr>
</tbody>
</table>

Diploma students

Rates for 2011-2012

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Max per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse, partner, civil partner or first child</td>
<td>£2,238</td>
</tr>
<tr>
<td>Each subsequent child</td>
<td>£539</td>
</tr>
</tbody>
</table>

Continued >
Support for children and dependants

**Autumn 2012 for all new students**
(Previous years entrants will remain on their original scheme)

**Rates for 2011-2012**

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Max per year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse, partner, civil partner or first child</td>
<td>£2,640</td>
</tr>
<tr>
<td>Each subsequent child</td>
<td>£539</td>
</tr>
</tbody>
</table>

**Parent Learners Allowance**
This is an additional means tested element that can be paid as part of the bursary to an eligible student who is studying and has responsibility for one or more children.

It is an annual award paid at the rate of:
- £1,303 for degree courses
- £1,104 for diploma courses.

**Childcare Allowance**
This allowance is available to students with dependent children aged 15 or under, (or aged 17 and under for children with special educational needs), on the first day of the academic year.

As this allowance is subject to a means-test, the level of support you receive will be dependent upon your individual circumstances.

The allowance pays up to 85% of your actual childcare costs to a net maximum payable of £126.65 per week for one child and £187.85 per week for two or more children.

The childcare you use must be from a registered childcare provider. A booklet explaining CCA in more detail is available on the Student Bursaries website.

[http://www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

**Maternity, paternity and adoption leave arrangements for NHS students**

Students taking authorised absence from training for reasons of pregnancy, childbirth, or if they are formally adopting a child or children, may now continue to receive their existing NHS bursary payments. These payments will normally be made for up to 45 weeks, depending on individual circumstances.

In addition, NHS students who are biological and adoptive fathers, nominated carers and partners will be able to continue to receive their NHS bursary for up to four weeks whilst taking an authorised period of maternity support (paternity) leave.

Further details of possible additional benefits available to those with children and dependants can be found here.

[Statutory funding for nursing students](http://www.nhsbsa.nhs.uk/students)
Expenses for clinical placement

Clinical placement is the part of the course that consists of supervised practice in clinical areas. You can claim expenses for some extra travel and reasonable accommodation costs.

However, you cannot claim for normal daily travel to and from your institution or for your normal day to day living expenses. You need to budget this expense from your basic bursary.

Practice Placement Expenses (PPE)
For most health care students, part of their course will include practice placements, which will involve training in hospitals or community health services rather than in a classroom.

The cost of journeys between your term-time residence and your practice placement site, which is not part of your university, can be reimbursed where appropriate providing the cost is in excess of your normal daily travel costs from your term-time residence to your college.

You can claim costs within the UK for travel to and from your placement site involving public transport (including carriage of luggage and bicycles), essential use of your own motor vehicle (including official passengers who must be named NHS bursary holders), use of your own bicycle and car parking, tolls and ferries.

Accommodation costs
If you incur additional residential accommodation costs while attending a practice placement, by way of retaining the accommodation you use at your university and paying for the accommodation you use while on practice placement, you may be able to claim reimbursement of any excess accommodation costs.

NB: Students who have been informed that they have a Travel Disregard (see below) of £0.00 at the beginning of the academic year will be able to claim and be reimbursed for Practice Placement Expenses in full (subject to the normal arrangements).

Claiming practice placement expenses
Practice placement expenses claim forms are available via your university and they will normally send your completed claims to NHS student bursaries on your behalf. However, you should check with your placements officer/university regarding their procedures for the administration of NHS bursary placement claims.

Commonly, a delay in the processing of claims does not lie with NHS Student Bursaries, so please check with your school office if forms are taking a long time to process.

If making large up-front expenses for travel is causing financial hardship, then speak to your university welfare office about making a claim or a hardship loan.

Additional sources of funding
Support for students with disabilities

Disabled Students’ Allowance (DSA)
If you have a disability, you may be eligible to claim for certain extra expenses you have to pay because you are on the course.

NHS Student Bursaries will consider paying the following amounts for all NHS funded disabled students:

- Up to £1,724 for any qualifying cost during the academic year.
- Up to £20,520 for non-medical personal help for the academic year.
- Up to £5,159 for major items of specialist equipment (this is a total amount for the course, not for each year of the course – so make sure the equipment is going to be suitable for the whole of the course or ‘reserve’ some of the budget for later years).

Before NHS Student Bursaries can pay this allowance, you will need to fill in a Disabled Students application form DSA1 to give them more information. This can be obtained from the NHS Student Bursaries website at:

http://www.nhsbsa.nhs.uk/students

Students are often referred to an assessment centre for specialist advice on the equipment you may need. Assessment centres are often within the Universities themselves; but may be external depending on the type of disability you have; and the specialist advice you may need.

This process can take time so apply as soon as you are granted a place on the course.

Dyslexia and dyspraxia
Nursing students who have or suspect that they may have these conditions may be anxious about getting support. However, these are both recognised disabilities and you should speak to the disability adviser at your university about getting the additional study support that you may need.

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities; so make sure you make contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Further advice on other benefits for disabled and ill students can be obtained by following this link:

Support for children and dependants

Bursary
→ England
→ Statutory funding for nursing students
→ Support for children and dependants
→ Expenses for clinical placement
→ Support for students with disabilities
→ Funding calculator
→ Additional sources of funding
Funding calculator

Click on the link to get an online calculation for your NHS bursary for the current year:

http://www.ppa.org.uk/StudentBursariesCalculator/reset.do;jsessionid=FB05F5DB8592066511D5FDE9B3419B86D

Please note that this calculator cannot calculate you entitlement to childcare allowances; but details of this allowance can be found here:

Support for children and dependants
Additional sources of funding

University Access to Learning (Hardship) Fund
Hardship funds have been established by the Government to enable English universities to give limited help to those who experience real financial difficulties once at university.

If you’re in hardship and need extra financial support, universities and colleges in England can provide it through their Access to Learning Fund.

You can apply if you’re a full-time or part-time higher education student, whether you’re doing an undergraduate or postgraduate course.

What can the Access to Learning Fund help with?
The Access to Learning Fund can provide extra help if you’re in hardship and need extra financial support.

There has been a common misconception that nursing diploma students cannot apply to this fund; but this is not the case. Universities set their own eligibility criteria based on guidelines laid down by the government: If you fulfill this criteria you can make an application – your course type does not exclude you.

Your university or college will look at your individual circumstances, you may, for example, be able to get help:

- for course or living costs that are not already covered by other forms of financial help - these could be everyday living costs, childcare costs or support over the summer vacation if you have no one else to turn to
- for emergency payments to cover unexpected financial crises or exceptional costs - such as repairs to essential household equipment
- if you are thinking of giving up your course because of financial problems and need extra support to help you keep studying.

How to apply
You normally apply through the student services department at your university or college, after you start your course. They will tell you exactly what information you need to supply, but be ready to provide:

- a copy of the letter from NHS Bursaries; showing how much you will get through the standard student finance package
- documents showing your financial situation, such as bank statements and details of rent or mortgage.
- evidence that you have taken out any Students loans you are eligible for.

University scholarships
Each university will have its own scholarships; sometimes set up by alumni or large funding bodies. Contact the School Office to get a list of scholarships and eligibility criteria.
Additional sources of funding

Top five tips for completing scholarship applications

1. Begin your search as soon as possible
   Make sure you check for deadline dates; each scholarship will have a different cut off date. Give yourself plenty of time to do the application and get the forms posted. Many an application has fallen by the way-side simply because referees were simply not given sufficient notice.

2. Research your funders
   All funding agencies will have their own unique criteria for deciding how their funds will be allocated. Take the time to familiarise yourself with these criteria and make sure that your application clearly addresses the particular requirements of your targeted source of support. There is simply no point wasting time applying for scholarships if you don’t even meet the basic criteria.

3. Presentation, presentation, presentation....
   Your application form is usually the one and only opportunity to present yourself to the selection committee. Use an easy to read font when typing out an application – try to avoid making a dramatic first impression by the use of fancy paper or unusual script. This may be appropriate for an art-based scholarship; but is likely only to cause consternation for the person having to photo-copy the documents for the panel members.

4. Make your personal statement SING!
   Your personal statement is where you really get to sell yourself. The panel will be looking at tens, if not hundreds, of applications and you will want your application to stand out. This is where you can be inspired.

   What is it about you that makes you special? Try and capture the panel's imagination!

5. Second opinion
   It is always worth getting someone to proof read your application, at the very least to see if it is spelt correctly and scans well. When the competition is fierce, it can make all the difference to spend some time checking that you are happy with the application.
Additional sources of funding

External sources of funding
There is a whole raft of additional sources of funding. It may take some time and effort to explore these sources, but with a bit of dedication and some honed application skills, it is possible to get funding for all sorts of expenses such as books, computer equipment and travel.

These funds vary hugely from very small funds based on your parent’s occupation or your place of birth; to quite large recognised scholarships.

Competition for funds varies greatly; but you may find a fund where only a very few individuals meet the slim criteria. It is worth searching, because you might just be one of those.

Search online, or use a really helpful search service provided by an organisation such as EGAS.

- Educational Grants Advisory Service
  Help students identify sources of funding. Mainly aimed at those with families; but will assist all students with an on-line search.
  
  → http://www.family-action.org.uk

- On-line Scholarship Search
  Another web based scholarship search for academic courses.
  
  → http://www.scholarship-search.org.uk

Nursing charities
- Nurse Aid
  Nurse Aid is a charity that can assist nurses (including some student nurses) if they face unforeseen financial hardship. This is not available to students who have a regular monthly shortfall after receiving bursary payments. This is just for students experiencing unforeseen circumstances that have negatively impacted on their lives such as ill health or a family bereavement.

  You can find more information on their website at
  
  → www.nurseaid.org.uk

At this website you can also submit a query to find out if you are eligible for support.

- RCN Foundation Sick Nurses’ Fund
  The Sick Nurses’ Fund can make small, one-off grants to nursing students who are unable to attend their course due to illness and have subsequently had their bursary suspended. For further details about the type of assistance available call the RCN Foundation on 020 7647 3882.

If you are taking time away from your studies due to sickness or caring responsibilities you may also find the following information useful:

- Benefits for students suspending or completing their studies
Statutory funding for nursing students

Courses starting before September 2012:

Overview
All students who have an NHS funded place on a pre-registration course will qualify for some form of financial support for their studies. The type of package and amount of support is however governed by several factors, when you started your course, where you live and study and if you have dependants.

Because there are so many variables the funding can seem complex; and because of the complexity; it can sometimes be difficult to ascertain whether you are receiving the right amounts. This will be particularly the case for students starting their programme in the autumn term of 2012; when the funding package changes dramatically.

The information below breaks down the eligibility criteria for the different parts of the funding packages into bite sized chunks. But most importantly it also points you in the direction of further support should there be issues with your bursary or if your circumstances change after you have started you course.

Please remember that most students will experience some frustrations and, in some cases, more serious concerns about their funding during their studies.

If you are experiencing problems first make contact with: National Leadership and Innovation Agency for Healthcare (NLIAH)
tel: 01443 233 333

If you are unable to resolve the issue then the RCN or the welfare services at your university will be able to offer support and representation in trying to deal with these issues.

Degree programme
For courses starting before September 2012, if you are doing an NHS funded degree programme you are entitled to automatic assistance with your full course fees.

Home status degree-level students are also entitled to a non-means tested bursary of £6701 per year, which is paid monthly over 12 months.

The following links will provide further details of the additional means-tested allowances you may qualify for. If none of these apply to you or you are not happy that your NHS financial package has been calculated correctly, then you may wish to look at additional sources of funding by following the link below.

Financial support for those with children
Financial support for those with dependants
Financial help for those expecting a child
Help with travel and clinical placement costs
Support for students with disabilities
Additional sources of funding

Continued >
Statutory funding for nursing students

Courses starting in September 2012:

Overview
From September 2012, the funding package for students will change dramatically, to bring it in line with the package offered to English domiciled nursing students. These arrangements will provide new students with a non-means tested grant, a larger means tested bursary and a reduced rate non-means tested loan. A different rate of means tested bursary and loan will apply for London based students.

Existing students starting their courses before this time will remain on the current scheme and should see the links on the previous page.

Financial support
All students on university courses in nursing (leading to registration with the Nursing and Midwifery Council) will be eligible for some financial help from the NHS while studying.

Eligible students who are accepted onto approved courses will usually have their tuition fees paid in full and may receive financial support in the form of a bursary.

- New students will receive a non-means tested grant of £1,000.
- A means tested bursary of up to £4,395.
- Access to additional support in the form of a maintenance loan of up to £2,324 (up to a lower rate of £1,811 in the final year of study).

In addition to the basic bursary, students can apply for a number of additional allowances if they meet specific criteria. These allowances provide support to disabled students and additional support for students with dependent adults and children. These allowances will remain unchanged from the current arrangements.

See links on the previous page for further information.
Statutory support for students with children and dependants

Claiming additional support for children and other dependants is means tested; so other income is taken into consideration. It is therefore important that the correct financial information is given to NHS Funding Wales. You should also tell the funding body about any change in your circumstances during the year as soon as they happen, as it could mean that you have been paid too much.

If you have other dependants not listed below; for example elderly parents, they should make a claim for DWP benefits and tax credits in their own right.

If you need help with any aspect of applying for dependants allowance contact the student funding body in the first instance:

→ http://www.wales.nhs.uk

If there are still problems then contact your university welfare officer or RCN Member Support Services: 0345 408 4391.

→ memberssupportservices@rcn.org.uk

Dependants’ allowances

These are payable to you for people who are wholly or mainly financially dependent on you during your time in training. Your spouse or civil partner, your children and other adults can be counted. The income of all your dependants, your spouse, civil partner or your partner, net of allowable deductions, is taken into account in deciding if you are eligible for the allowance.

The following table shows the current rates.

<table>
<thead>
<tr>
<th>Amount per year</th>
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</thead>
<tbody>
<tr>
<td>Spouse, civil partner or partner</td>
</tr>
<tr>
<td>(or other adult dependant, or first child if there are no spouse, civil partner or adult dependants)</td>
</tr>
<tr>
<td>Child</td>
</tr>
</tbody>
</table>

Continued >
Statutory support for students with children and dependants

Childcare Allowance
This allowance is available to students with dependent children aged 14 or under, or aged 16 and under for children with special educational needs, on the first day of the academic year. As this allowance is subject to means-testing, the level of support you receive will be dependent upon your individual circumstances.

The childcare must be provided by a ‘registered’ or ‘approved’ childcare provider. The allowance pays up to 85% of your actual childcare costs to a maximum weekly amount. An information sheet explaining the Childcare Allowance in more detail is available from your college or the NHS Wales Student Awards Unit.

Parent Learning Allowance
This allowance, currently £1,303 over 52 weeks, may be payable if you are a student who has a dependent child or children. The income of all your dependants, your spouse, civil partner or your partner, net of allowable deductions, is taken into account in deciding if you are eligible for the allowance.

Taking time out for childbirth
A Maternity Allowance is available if you wish to withdraw from your course, temporarily, because of pregnancy and/or childbirth. You will continue to receive your bursary support during the absence. In order to do so, you must discuss your circumstances with the course leader at the HEI and agree start and end dates for the period of absence.

The earliest date for maternity leave to begin would normally be 11 weeks before the expected date of confinement. It is for students and HEIs to agree when you will return, but this continued support will only be available for a maximum of 45 weeks.

When a student begins her period of approved absence, she will then continue to receive the support that she would have received if she had continued on the course. However, childcare allowance will normally cease once the authorised absence formally starts, unless the student is contractually committed beyond that date.

Further details of possible additional benefits available to those with children and dependants can be found here:

Benefits for Students with children or dependants
Expenses for clinical placement

Clinical placement is the part of the course that consists of supervised practice in clinical areas. You can claim expenses for some extra travel and reasonable accommodation costs.

However, you cannot claim for normal daily travel to and from your institution or for your normal day to day living expenses. You need to budget this expense from your basic bursary.

The Welsh Assembly Government fund nursing and midwifery programmes in Wales and you can claim back travelling expenses to and from placements plus any additional travelling you encounter as part of the placement (e.g. when on community placements you may have to travel between clients). You can claim public transport fares back or you can claim petrol money.

Expenses are paid every two weeks. Contact your university clinical practice and placement support unit to find out more details of the processes for making a claim.

If making large up-front expenses for travel is causing financial hardship, then speak to your university welfare office about making a claim or for a hardship loan.

Additional sources of funding
Support for students with disabilities

Disabled Students’ Allowance (DSA)

If you have a disability, you may be eligible to claim for certain extra expenses you have to pay because you are on the course. Student bursaries will consider paying the following amounts for all NHS funded disabled students:

- Up to £1,724 for any qualifying cost during the academic year.
- Up to £20,520 for non-medical personal help for the academic year.
- Up to £5,159 for major items of specialist equipment (this is a total amount for the course, not for each year of the course – so make sure the equipment is going to be suitable for the whole of the course or ‘reserve’ some of the budget for later years).

Before Student Bursaries can pay this allowance, you will need to fill in a Disabled Students application to give them more information.

Students are often referred to an assessment centre for specialist advice on the equipment you may need. Assessment centres are often within the universities themselves, but may be external depending on the type of disability you have and the specialist advice you may need.

This process can take time, so apply as soon as you are granted a place on the course.

The NHS Wales Student Awards Unit
3rd Floor
14 Cathedral Road
Cardiff
CF11 9LJ
029 2019 6167 (Bursary Enquiries)

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities, so make sure you make contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Dyslexia and dyspraxia

Nursing students who have or suspect that they may have these conditions may be anxious about getting support. However, these are both recognised disabilities and you should speak to the disability adviser at your university about getting the additional study support that you may need.

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities; so make sure you make contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Further advice on other benefits for disabled and ill students can be obtained by following this link:

Benefits for students with long term illness or disability
Funding calculator

There is not an updated calendar for current students.

For the year 2012 onwards, the new funding package will be online with that for the rest of the UK and an online calculator will be available shortly.

We will update this site as soon as the calculator is available.

For current students please visit:

http://www.wales.nhs.uk
Additional sources of funding

Financial Contingency Fund (FCF) (Wales)
- The Fund is available to all eligible UK students studying at Welsh universities.
- You apply for help from the FCF through your university.

What can the Financial Contingency Fund help with?
The Fund can provide extra help if you’re in hardship and need extra financial support.

There has been a common misconception that nursing diploma students can not apply to this fund, but this is not the case. Universities set their own eligibility criteria based on guidelines laid down by the government. If you fulfill these criteria you can make an application – your course type does not necessarily exclude you.

Your university or college will look at your individual circumstances, you may, for example, be able to get help:

- for course or living costs that are not already covered by other forms of financial help - these could be everyday living costs, childcare costs or support over the summer vacation if you have no one else to turn to
- for emergency payments to cover unexpected financial crises or exceptional costs - such as repairs to essential household equipment
- if you are thinking of giving up your course because of financial problems and need extra support to help you keep studying.

How to apply
You normally apply through the student services department at your university or college, after you start your course. They will tell you exactly what information you need to supply, but be ready to provide:

- a copy of the letter from NHS showing how much you will get through the standard student finance package
- documents showing your financial situation, such as bank statements and details of rent or mortgage.
- evidence that you have taken out any students loans you are eligible for.

University scholarships
Each university will have its own scholarships, sometimes set up by alumni or large funding bodies. Contact the school office to get a list of scholarships and eligibility criteria.
Additional sources of funding

Top five tips for completing scholarship applications

1. Begin your search as soon as possible
Make sure you check for deadline dates; each scholarship will have a different cut off date. Give yourself plenty of time to do the application and get the forms posted. Many an application has fallen by the way-side simply because referees were simply not given sufficient notice.

2. Research your funders
All funding agencies will have their own unique criteria for deciding how their funds will be allocated. Take the time to familiarise yourself with these criteria and make sure that your application clearly addresses the particular requirements of your targeted source of support. There is simply no point wasting time applying for scholarships if you don’t even meet the basic criteria.

3. Presentation, presentation, presentation....
Your application form is usually the one and only opportunity to present yourself to the selection committee. Use an easy to read font when typing out an application – try to avoid making a dramatic first impression by the use of fancy paper or unusual script. This may be appropriate for an art-based scholarship; but is likely only to cause consternation for the person having to photo-copy the documents for the panel members.

4. Make your personal statement SING!
Your personal statement is where you really get to sell yourself. The panel will be looking at tens, if not hundreds, of applications and you will want your application to stand out. This is where you can be inspired.

What is it about you that makes you special? Try and capture the panel’s imagination!

5. Second opinion
It is always worth getting someone to proof read your application, at the very least to see if it is spelt correctly and scans well. When the competition is fierce; it can make all the difference to spend some time checking that you are happy with the application.

Continued >
Additional sources of funding

External sources of funding

There is a whole raft of additional sources of funding. It may take some time and effort to explore these sources, but with a bit of dedication and some honed application skills, it is possible to get funding for all sorts of expenses such as books, computer equipment and travel.

These funds vary hugely from very small funds based on your parent's occupation or your place of birth; to quite large recognised scholarships.

Competition for funds varies greatly; but you may find a fund where only a very few individuals meet the slim criteria. It is worth searching, because you might just be one of those.

Search online, or use a really helpful search service provided by an organisation such as EGAS.

- Educational Grants Advisory Service
  Help students identify sources of funding. Mainly aimed at those with families; but will assist all students with an on-line search.
  → http://www.family-action.org.uk

- On-line Scholarship Search
  Another web based scholarship search for academic courses.
  → http://www.scholarship-search.org.uk

Nursing charities

- Nurse Aid
  Nurse Aid is a charity that can assist nurses (including some student nurses) if they face unforeseen financial hardship. This is not available to students who have a regular monthly shortfall after receiving bursary payments. This is just for students experiencing unforeseen circumstances that have negatively impacted on their lives such as ill health or a family bereavement.
  You can find more information on their website at
  → www.nurseaid.org.uk
  At this website you can also submit a query to find out if you are eligible for support.

- RCN Foundation Sick Nurses’ Fund
  The Sick Nurses’ Fund can make small, one-off grants to nursing students who are unable to attend their course due to illness and have subsequently had their bursary suspended. For further details about the type of assistance available call the RCN Foundation on 020 7647 3882.
  If you are taking time away from your studies due to sickness or caring responsibilities you may also find the following information useful:

  → Support for children and dependants
Statutory funding for nursing students

Overview
All students who have an NHS funded place on a pre-registration course will qualify for financial support for their studies. The type of package and amount of support is however governed by several factors, including where you live and study and if you have dependants.

Because there are so many variables the funding can seem complex it is hardly surprising that the regulations governing the scheme for Scotland run to many pages.

Because of the complexity of the different allowances it can sometimes be difficult to ascertain whether you are receiving the right amounts.

Student Awards Agency for Scotland (SAAS) administers the student bursary for pre-registration courses in Scotland. If your circumstances are not reflected in the information given below (or you are an EC student studying in the UK) then you should contact SAAS directly for information on your funding package.

The information below breaks down the eligibility criteria for the different parts of the funding packages into bite sized chunks. Most importantly it also points you in the direction of further support should there be issues with your bursary or if your circumstances change after you have started you course.

Please remember that most students will experience some frustrations and, in some cases, more serious concerns about their funding during their studies.

If you are experiencing problems then contact SAAS to discuss your issues first:

http://www.saas.gov.uk

If you find you cannot resolve you problems; the RCN or the welfare services at your university will be able to offer support and representation in trying to deal with these issues.

www.rcn.org.uk

Courses starting after 1 August 2007: the bursary
All eligible students get a non-means tested basic bursary.

If you began your course of study on 1 August 2007 or later and you are taking the four-year honours degree course and you are eligible for the bursary, you will get the full bursary rate in years 1 to 3 and a 75% bursary for year 4. If you are taking the three year diploma course you will get the full bursary rate in years 1 to 3. The table below shows the amount of bursary you will be paid.

<table>
<thead>
<tr>
<th>Bursary amounts</th>
<th>Years 1 to 3</th>
<th>Year 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students who began their course on 1 August 2007 or later</td>
<td>£6,578</td>
<td>£4,934</td>
</tr>
<tr>
<td>Graduates who have been accepted for a two-year training course</td>
<td>£6,578</td>
<td>£4,934</td>
</tr>
</tbody>
</table>

Continued >
Statutory funding for nursing students

**Initial Expenses Allowance**
SAAS will also pay you an extra £60 Initial Expenses Allowance in your first year of study. This will be included in the first instalment of your bursary.

There is also additional means tested support depending on your circumstances:

- **Financial support for those with children**
- **Financial support for those with dependants**
- **Financial help for those expecting a child**
- **Help with travel and clinical placement costs**
- **Support for students with disabilities**
- **Additional sources of funding**

**Courses starting before January 2007**
If you began your course on 1 January 2007 or earlier and you are taking the four year honours degree course and you are eligible for the bursary, you will get the full bursary rate in years 1 to 3 and a 75% bursary for year 4. If you are taking the three year diploma course you will get the full bursary rate in years 1 to 3. The table below shows the amount of bursary you will be paid.

**Bursary amounts**

<table>
<thead>
<tr>
<th></th>
<th>Years 1 to 3</th>
<th>Year 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 26 at the start of the course</td>
<td>£6,458</td>
<td>£4,844</td>
</tr>
<tr>
<td>26 or over at the start of the course</td>
<td>£7,272</td>
<td>£5,454</td>
</tr>
</tbody>
</table>

There is also additional means tested support depending on your circumstances:

- **Financial support for those with children**
- **Financial support for those with dependants**
- **Financial help for those expecting a child**
- **Help with travel and clinical placement costs**
- **Support for students with disabilities**
- **Additional sources of funding**
Statutory funding for nursing students

Courses starting in September 2012:

Overview
The range of assistance offered to students on approved pre-registration courses may seem quite complex; but students on NHS Funded courses starting on or after September 2012 will now have access to the same package of financial support.

These arrangements will provide new students with a non-means tested grant, a larger means tested bursary and a reduced rate non-means tested loan. A different rate of means tested bursary and loan will apply for London based students.

The new arrangements remove the discrepancy between funding available to students on a diploma course or a degree course.

Existing students starting their courses before this time will remain on the current scheme and should see the links above.

Financial support
All students on university courses in nursing (leading to registration with the Nursing and Midwifery Council) will be eligible for some financial help from the NHS while studying.

Eligible students who are accepted onto approved courses will usually have their tuition fees paid in full and may receive financial support in the form of a bursary.

For the academic year 2012/2013; all eligible students will receive a £1,000 grant each year. They will also be eligible to apply for an additional means-tested bursary of up to £4,395 per year. Students in London will qualify for more (up to £5,460)

Further details of the new entitlements and a bursary calculator can be found on the NHS Website

http://www.ppa.org.uk

We will update this site with additional information on Additional Allowances from August 2012.

Bursary

→ Scotland
→ Statutory funding for nursing students
→ Statutory support for students with children and dependants
→ Expenses for clinical placement
→ Support for students with disabilities
→ Funding calculator
→ Additional sources of funding
Statutory support for students with children and dependants

Claiming additional support from SAAS for children and other dependants is means tested; so other income is taken into consideration. It is therefore important that the correct financial information is given to SAAS. You should tell SAAS about any change in your circumstances during the year, as soon as they happen; as it could mean that you have been paid you too much.

If you have other dependants not listed below; for example elderly parents; they should make a claim for DWP benefits and tax credits in their own right.

If you need help with any aspect of applying for dependants allowance contact SAAS in the first instance; if there are still problems then contact your university welfare officer or RCN Member Support Services: 0345 408 4391.

membersupportservices@rcn.org.uk

Dependants’ Allowance

You can apply for an allowance for your husband, wife, civil partner or partner and for any child you are legally responsible for. If the other parent is receiving student support you will need to declare this to SAAS; as you can only claim one allowance for each child. You must send copies of your children’s birth certificates with your first application.

The maximum amounts you can claim are shown in the table below:

<table>
<thead>
<tr>
<th>Maximum Dependants’ Allowance amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>£2,640  for a husband, wife, civil partner or partner, or, if you are single, one adult you have a legal responsibility for who has little or no income from any source; or for the first child, as long as you are not receiving an allowance for a dependent husband, wife, civil partner or partner, or other adult dependant*</td>
</tr>
<tr>
<td>£557  for all other children</td>
</tr>
</tbody>
</table>

*From 2010-2011 if your husband, wife, civil partner or partner is also in full-time education you can claim the higher rate of dependants allowance for your first child.

Any income your dependants have may reduce your support. If you are married, in a civil partnership or live with a partner, you must declare your husband’s, wife’s, civil partner’s or partner’s income, even if you are only claiming for your children. SAAS take account of their gross income from all sources.

You should tell SAAS the type of income your dependants have. The table below gives examples of the types of income.

Continued >
Statutory support for students with children and dependants

Examples of types of income

<table>
<thead>
<tr>
<th>Income included</th>
<th>Income not included</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incapacity Benefit</td>
<td>Attendance Allowance</td>
</tr>
<tr>
<td>Income from employment</td>
<td>Bereavement Payment</td>
</tr>
<tr>
<td>Income Support (certain payments)</td>
<td>Child Benefit</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>Child Tax Credit</td>
</tr>
<tr>
<td>Job Seeker's Allowance</td>
<td>Disability Living Allowance</td>
</tr>
<tr>
<td>Maintenance (exclude any you receive for children who are not students)</td>
<td>Housing Benefit</td>
</tr>
<tr>
<td>Retirement Pension</td>
<td>Job Seeker's Allowance (contribution based – paid enough NI contributions)</td>
</tr>
<tr>
<td>Unearned income (for example, bank interest)</td>
<td>Severe Disablement Allowance</td>
</tr>
<tr>
<td>Working Tax Credit (excluding the child tax credit element)</td>
<td>Winter Fuel Allowance</td>
</tr>
</tbody>
</table>

SAAS pay the Dependents’ Allowance provisionally. This means that they will ask you to confirm the actual income your dependants have received at the end of your year of study. They will assess the allowance again when they receive confirmation of actual income. If SAAS reduce the allowance, you must repay whatever you have received over your entitlement.

**Single Parents’ Allowance**

You may be entitled to an extra allowance of £1,303 if you are single, widowed, divorced, separated or no longer live with a partner and bringing up children on your own. You must send written evidence to prove you are a lone parent when you apply, such as:

- a copy of your Tax Credit Award (please send all relevant pages); or
- a letter from the Department for Work and Pensions to show you receive benefit as a lone parent;

If you cannot give any of the above, SAAS may accept a letter, on company header paper, from a professional person who knows your circumstances and can confirm that you are a lone parent. A professional person can be, for example, a doctor, lawyer, university lecturer, police officer or minister of religion.
Statutory support for students with children and dependants

Childcare allowance for parents
The childcare allowance is payable to any student who is a parent and wants to claim formal childcare costs.

If you have to pay all or part of the cost for registered or formal childcare, you can receive up to £1,216 a year, depending on the cost of childcare. ‘Formal’ childcare includes childminders, after school clubs and providers of day-care and education. If you are getting your full childcare costs paid from other sources (for example, your institution) you should not apply for this grant.

It is advisable to contact SAAS first for help with your childcare costs before you ask for help from any other source. However since the allowance is low compared to the actual cost of childcare, you may need to explore other options.

Your University Welfare Adviser or RCN Member Support Services will be able to offer advice on possible options

[www.rcn.org.uk](http://www.rcn.org.uk)

When you fill in your online application form you can download a separate form which will ask for details about your childcare provider and confirmation of the amounts you will pay.

Make sure that you notify SAAS if your childcare costs drop during the year; as this may lead to an overpayment.

Taking time out for childbirth
A Maternity Allowance is available if a student wishes to withdraw from her course, temporarily, because of pregnancy and/or childbirth. You will continue to receive her bursary support during the absence. In order to do so, you must discuss your circumstances with the course leader at the HEI and agree start and end dates for the period of absence.

The earliest date for maternity leave to begin would normally be 11 weeks before the expected date of confinement. It is for students and HEIs to agree when you will return, but this continued support will only be available for a maximum of 45 weeks. HEIs will advise the Student Awards Agency for Scotland (SAAS) of the agreed leave start and return dates. When a student begins her period of approved absence, she will then continue to receive the support that she would have received if she had continued on the course. However, childcare allowance will normally cease once the authorised absence formally starts, unless the student is contractually committed beyond that date.

Further details of possible additional benefits available to those with children and dependants can be found here:

[Benefits for students with children or dependants.](#)
Expenses for clinical placement

Clinical placement is the part of the course that consists of supervised practice in clinical areas. You can claim expenses for some extra travel and reasonable accommodation costs.

However you cannot claim for normal daily travel to and from your institution or for your normal day to day living expenses. You need to budget this expense from your basic bursary.

To apply for your placement expenses, you can either download the form NMSB2 or pick one up from your University.

You must get your college or university to approve your expenses before sending the form to SAAS and you must make your claim within six months of your placement dates. It is worth checking with your university placement supervisor what will be considered “reasonable costs” before booking or paying for any expenses.

It is worth noting that processing of forms can take weeks, so the sooner you get the forms in, the sooner payments can be made. You are also less likely to miss the six month deadline if you complete the forms as soon after the placement as possible.

Travel

SAAS pay travel costs on the basis of the cheapest fare. You should take advantage of season tickets, zone cards, and student railcards wherever possible. If you claim more than the cheapest fare available, your claim will be restricted to the cheapest fare. SAAS will deduct the amount of your normal daily travelling costs to your institution, (but no more than £5 a day) from the costs of placement travel, and SAAS will pay the difference.

SAAS do not normally pay for:

- air fares, unless your institution is prepared to certify that the use of air transport is justified;
- parking fees, taxi fares, tips, carriage of luggage, bicycles or pets, food and drink for the journey; or
- private transport unless there are exceptional circumstances (for example, if you live in a rural area where public transport is not available).

→ http://www.saas.gov.uk

Subsistence

If you must live away from your term time address because of your placement you may reclaim extra board or lodgings charges. You must pay the cost of all meals, food etc that are not included in the accommodation costs from your bursary. This includes any extra costs while staying with relatives. You must send us receipts along with your claim. →
Support for students with disabilities

Disabled Students’ Allowance (DSA)
If you have a disability, you may be eligible to claim for certain extra expenses you have to pay because you are on the course. SAAS will consider paying the following amounts.

- Up to £1,724 for any qualifying cost during the academic year.
- Up to £20,520 for non-medical personal help for the academic year.
- Up to £5,159 for major items of specialist equipment (this is a total amount for the course, not for each year of the course – so make sure the equipment is going to be suitable for the whole of the course or ‘reserve’ some of the budget for later years).

Before SAAS can pay this allowance, you will need to fill in a DSA application form to give them more information.

Students are often referred to an assessment centre for specialist advice on the equipment you may need. Assessment centres are often within the Universities themselves; but may be external depending on the type of disability you have; and the specialist advice you may need.

This process can take time so apply as soon as you are granted a place on the course.

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities, so make sure you contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Dyslexia and dyspraxia
Nursing students who have or suspect that they may have these conditions may be anxious about getting support. However, these are both recognised disabilities and you should speak to the disability adviser at your university about getting the additional study support that you may need.

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities; so make sure you make contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Further advice on other benefits for disabled and ill students can be obtained by following this link:

Benefits for students with illness or disability

Bursary

→ Scotland
→ Statutory funding for nursing students
→ Statutory support for students with children and dependants
→ Expenses for clinical placement
→ Support for students with disabilities
→ Funding calculator
→ Additional sources of funding
Funding calculator

There is currently no online resource for calculating bursary payments for SAAS funded students.

We will update this page as soon as this becomes available.
Additional sources of funding

University Hardship Funds
Each Scottish university will have its own funds; and set its own eligibility criteria. Most nursing students with a full SAAS bursary will find that they are excluded from additional funding from these sources, but if you have exceptional circumstances, such as high childcare costs, travel or a disability – then there may be a fund that can help with these expenses.

Contact the university welfare service or school office to see which of the university funds you can apply for.

University scholarships
Contact the school office to get a list of scholarships and eligibility criteria.

External sources of funding
There is a whole raft of additional sources of funding, it may take some time and effort to explore these sources; but with a bit of dedication and some honed application skills; it is possible to get funding for all sorts of expenses such as books; computer equipment and travel.

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Search online, or use a really helpful search service provided by an organisation such as EGAS or SAAS.

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  Help students identify sources of funding. Mainly aimed at those with families; but will assist all students with an on-line search.
  [http://www.family-action.org.uk](http://www.family-action.org.uk)

- Students Award Agency for Scotland
  Useful online non-statutory funding help for Scottish students.
  [http://www.saas.gov.uk](http://www.saas.gov.uk)

- Nurse Aid
  Nurse Aid is a charity that can assist nurses (including some student nurses) if they face unforeseen financial hardship. This is not available to students who have a regular monthly shortfall after receiving bursary payments; this is just for students experiencing unforeseen circumstances that have negatively impacted on their lives such as ill health or a family bereavement.

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  [www.nurseaid.org.uk](http://www.nurseaid.org.uk)

At this website you can also submit a query to find out if you are eligible for support.

- RCN Foundation Sick Nurses’ Fund
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  For further details about the type of assistance available call the RCN Foundation on 020 7647 3882.
Statutory funding for nursing students

Overview
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Because of the complexity of the different allowances; it can sometimes be difficult to ascertain whether you are receiving the right amounts.

If your circumstances are not reflected in the information given below; or you are an EC Student studying in the UK; then you should contact the NI Business Services Organisation for information on a potential funding package.

The basic non-means tested bursary for Nursing and Midwifery students for 2011/2012 is £6,055.

There are no up to date figures available on-line at present; and the Business Services Organisation Bursary Unit could not explain why this was; however the following link will give an overview of the current package; as rates have not increased since 2010/2011.

If you need further details of the funding package you should contact them directly on 028 90 553 661.

The Northern Ireland bursary arrangements are under-going a full review, and it is likely that the new arrangements will radically alter the way students domiciled in Northern Ireland receive financial support for their studies – further details will be added to the RCN website when they are received.

The information below breaks down the eligibility criteria for the different parts of the funding packages into bite sized chunks. But most importantly it also points you in the direction of further support should there be issues with your bursary or if your circumstances change after you have started your course.

Please remember that most students will experience some frustrations and, in some cases, more serious concerns about their funding during their studies. If you are experiencing problems then contact the Bursary unit to discuss your issues first.

If you find you cannot resolve you problems; the RCN or the welfare services at your university will be able to offer support and representation in trying to deal with these issues.

mss@rcn.org.uk

http://www.nursingcareersni.com

Continued >
Statutory funding for nursing students

There is also additional means tested support depending on your circumstances:

- Financial support for those with children or expecting a child
- Financial support for those with dependants
- Financial help for those expecting a child
- Help with travel and clinical placement costs
- Support for students with disabilities
- Additional sources of funding
Statutory support for students with children and dependants

Claiming additional support for children and other dependants is means tested; so other income is taken into consideration. It is therefore important that the correct financial information is given. You should also tell funding body about any change in your circumstances during the year, as soon as they happen; as it could mean that you have been paid you too much.

If you have other dependants not listed below; for example elderly parents; they should make a claim for DWP benefits and tax credits in their own right.

If you need help with any aspect of applying for dependants allowance contact the student funding body in the first instance:

-> http://www.nursingcareersni.com

if there are still problems then contact your university welfare officer or RCN Member Support Services: 0345 408 4391

-> membersupportservices@rcn.org.uk

Dependants’ allowance

There are no up to date bursary rates for NI for 2011/2012 available on-line – but the following link will give you the dependant’s allowances for 2010/2011 – these have not changed.

-> http://nursingcareersni.com

There is however a review of student support taking place for NI funded nursing students. We will update these pages as soon as the changes are announced.

You can apply for an allowance for your husband, wife, civil partner or partner and for any child you are legally responsible for.

Any income your dependants have may reduce your support. If you are married, in a civil partnership or live with a partner, you must declare your husband’s, wife’s, civil partner’s or partner’s income, even if you are only claiming for your children.

Single Parents’ Allowance

You may be entitled to an extra allowance if you are single, widowed, divorced, separated or no longer live with a partner and bringing up children on your own. You must send written evidence to prove you are a lone parent when you apply, such as:

- a copy of your tax credit award (please send all relevant pages);
- or
- a letter from the Department for Work and Pensions to show you receive benefit as a lone parent.

Continued >
Statutory support for students with children and dependants

Taking time out for childbirth

A Maternity Allowance is available if you wish to withdraw from your course, temporarily, because of pregnancy and/or childbirth. You will continue to receive your bursary support during the absence. In order to do so, you must discuss your circumstances with your course leader at the HEI and agree start and end dates for the period of absence. The earliest date for maternity leave to begin would normally be 11 weeks before the expected date of confinement. It is for students and HEIs to agree when you will return, but this continued support will only be available for a maximum of 45 weeks.

When a student begins her period of approved absence, she will then continue to receive the support that she would have received if she had continued on the course. However, childcare allowance will normally cease once the authorised absence formally starts, unless the student is contractually committed beyond that date.

Further details of possible additional benefits available to those with children and dependants can be found here

Statutory support for students with children or dependants
Expenses for clinical placement

Clinical placement is the part of the course that consists of supervised practice in clinical areas. You can claim expenses for some extra travel if this is above what you would normally budget for travelling to university.

However you cannot claim for normal daily travel to and from your institution or for your normal day to day living expenses. You need to budget this expense from your basic bursary.

Forms for placement expenses can be collected from reception at the relevant school office:

University of Ulster Placements Information
http://www.science.ulster.ac.uk

Queens University Belfast Placements Unit
http://www.qub.ac.uk

If making large up-front expenses for travel is causing financial hardship; then speak to your university welfare office about making a claim for a Hardship loan.

Additional sources of funding
Support for students with disabilities

**Disabled Students’ Allowance (DSA)**

If you have a disability, you may be eligible to claim for certain extra expenses you have to pay because you are on the course. Student Bursaries will consider paying the following amounts for all NHS funded Disabled students:

- Up to £1,724 for any qualifying cost during the academic year.
- Up to £20,520 for non-medical personal help for the academic year.
- Up to £5,159 for major items of specialist equipment (this is a total amount for the course, not for each year of the course – so make sure the equipment is going to be suitable for the whole of the course or ‘reserve’ some of the budget for later years).

Before Student Bursaries can pay this allowance, you will need to fill in a Disabled Students application to give them more information.

For further information or any queries on the HSC nursing and midwifery bursary contact:

**Student Bursary Manager**  
Bursary Administration Unit  
Business Services Organisation  
2 Franklin Street  
Belfast  
BT2 8DQ  
tel: 028 9053 5575  
e-mail: studentnurse.busaries@hscni.net

Students are often referred to an assessment centre for specialist advice on the equipment you may need. Assessment centres are often within the universities themselves; but may be external depending on the type of disability you have; and the specialist advice you may need.

This process can take time so apply as soon as you are granted a place on the course.

Your university will have a staff member with a specific remit for advising and offering support for students with disabilities, so make sure you make contact them as early as you can. They will be able to advise you on getting the services of a non-medical helper and other assistance you may need during your course.

Further advice on other benefits for disabled and ill students can be obtained by following this link:

**Benefits for students with children or dependants**
Funding calculator

There are no up to date bursary graphs or on-line calculators for Northern Ireland.

We hope that this will be remedied when the new bursary rates are announced for 2012/2013.

We will update the site as soon as these become available.
Additional sources of funding

Support Funds (Northern Ireland)
The Support Funds are available to eligible UK students studying at Northern Irish universities. But please note that some nursing students will be excluded from this form of support – check with your university.

What can the Support Funds help with?
The Fund can sometimes provide extra help if you’re in hardship and need extra financial support.

Universities set their own eligibility criteria based on guidelines laid down by the funding body. If you fulfill these criteria you can make an application – your course type does not necessarily exclude you.

Your university or college will look at your individual circumstances, you may, for example, be able to get help:

- for course or living costs that are not already covered by other forms of financial help - these could be everyday living costs, childcare costs or support over the summer vacation if you have no one else to turn to
- for emergency payments to cover unexpected financial crises or exceptional costs - such as repairs to essential household equipment
- if you are thinking of giving up your course because of financial problems and need extra support to help you keep studying

How to apply
You normally apply through the student services department at your university or college, after you start your course. They will tell you exactly what information you need to supply, but be ready to provide:

- a copy of the letter showing how much you will get through the standard student finance package
- Documents showing your financial situation, such as bank statements and details of rent or mortgage.
- Evidence that you have taken out any students loans you are eligible for.

University scholarships
Each university will have its own scholarships; sometimes set up by Alumni or large funding bodies. Contact the school office to get a list of scholarships and eligibility criteria.
Additional sources of funding

Top five tips for completing scholarship applications:

1. Begin your search as soon as possible
Make sure you check for deadline dates; each scholarship will have a different cut off date. Give yourself plenty of time to do the application and get the forms posted. Many an application has fallen by the way-side simply because referees were simply not given sufficient notice.

2. Research your funders
All funding agencies will have their own unique criteria for deciding how their funds will be allocated. So take the time to familiarise yourself with these criteria and make sure that your application clearly addresses the particular requirements of your targeted source of support. There is simply no point wasting time applying for scholarships if you don’t even meet the basic criteria.

3. Presentation, presentation, presentation....
Your application form is usually the one and only opportunity to present yourself to the selection committee. Use an easy to read font when typing out an application – try to avoid making a dramatic first impression by the use of fancy paper or unusual script. This may be appropriate for an art-based scholarship, but is likely only to cause consternation for the person having to photo-copy the documents for the panel members.

4. Make your personal statement SING!
Your personal statement is where you really get to sell yourself. The panel will be looking at tens, if not hundreds, of applications and you will want your application to stand out. This is where you can be inspired.

What is it about you that makes you special? Try and capture the panel’s imagination!

5. Second opinion
It is always worth getting someone to proof read your application, at the very least to see if it is spelt correctly and scans well. When the competition is fierce; it can make all the difference to spend some time checking that you are happy with the application.

Continued >
Additional sources of funding

External sources of funding

There is a whole raft of additional sources of funding, it may take some time and effort to explore these sources; but with a bit of dedication and some honed application skills; it is possible to get funding for all sorts of expenses such as books; computer equipment and travel.

These funds vary hugely from very small funds based on your parent’s occupation or your place of birth; to quite large recognised scholarships.

Competition for funds varies greatly; but you may find a fund where only a very few individuals meet the slim criteria – it is worth searching because you might just be one of those

Search online, or use a really helpful search service provided by an organisation such as EGAS

- Educational Grants Advisory Service
  Help students identify sources of funding. Mainly aimed at those with families; but will assist all students with an on-line search.
  → http://www.family-action.org.uk

- On-line Scholarship Search
  Another web based scholarship search for academic courses.
  → http://www.scholarship-search.org.uk

Nursing charities

- Nurse Aid
  Nurse Aid is a charity that can assist Nurses (including some Student Nurses) if they face unforeseen financial hardship. This is not available to students who have a regular monthly shortfall after receiving bursary payments; this is just for students experiencing unforeseen circumstances that have negatively impacted on their lives such as ill health or a family bereavement.

You can find more information on their website at
  → www.nurseaid.org.uk

At this website you can also submit a query to find out if you are eligible for support.

- RCN Foundation Sick Nurses’ Fund
  The Sick Nurses’ Fund can make small, one-off grants to nursing students who are unable to attend their course due to illness and have subsequently had their bursary suspended. For further details about the type of assistance available call the RCN Foundation on 0207 647 3882.

If you are taking time away from your studies due to sickness or caring responsibilities you may also find the following information useful:

→ Benefits for students suspending or completing their studies
welfare benefits

1: Benefits for students with children or dependants

2: Benefits for students with long-term illness or disabilities

3: Benefits for students suspending or completing their studies
Benefits for students with children or dependants

Benefits and Tax Credits

Welfare benefits and Tax Credits are payments made by the Government to cover or help meet certain living costs.

The interaction between your studies and your ability to claim Welfare Benefits and Tax Credits is complex and you should be aware that the information given to you by the DWP and HMRC staff may not always be correct.

There is a commonly held misconception that full time students are excluded from claiming benefits, but whilst this is true in most cases, if you have dependants or a disability there is plenty of additional support to which you may qualify:

However, it is worth noting that there are many on-going welfare reforms under way at the moment. Welfare benefits legislation is therefore complex and fast-changing.

As yet, we do not know fully how the introduction of Universal Credit in 2013 will impact on students claiming benefits, but we will update the site as soon as we have more detailed information.

Keep checking back to the site to ensure that the information you have is correct.

If you feel you would benefit from further advice or information about your personal benefits entitlement then contact your university Welfare Adviser or the RCN Welfare Service on 0345 408 4391.

Please also note that the advice given below relates to those studying full time and with indefinite leave to remain in the UK. If you fall outside of these criteria it is important that you get specialist advice before applying for ANY benefits or tax credits.

Means-tested benefits – full time students

You cannot choose to claim benefits instead of applying for all of the NHS student support that you are entitled to. So, even if you do not apply for elements of student support, you are treated as receiving it when your entitlement to benefits is calculated.

You must always tell the relevant office you are a full-time student and about the changes to your income.

The following types of student support are counted as income when calculating your entitlement to means tested benefits:

- The maximum amount of maintenance loan you are entitled to (even if you do not apply for it), less:
  - the amount of the loan that is for books and equipment. If your loan does not specify an amount then £380 is deducted
  - a fixed amount of £295 for travel costs. If there is also a specified amount as part of your loan this is disregarded as well as the fixed amount; and
  - £10 a week.

Continued >
Benefits for students with children or dependants

- Any part of a professional and career development loan that is for your living costs. If you receive lump sum payments from the access to learning funds (England) or financial contingency funds (Wales) for day-to-day living costs, it is treated as savings rather than income. If the amount you receive is for course-related costs, it is ignored completely.

For Tax Credit purposes – your non-means tested bursary is ignored in its entirety.

Income support
During your period of study (the weeks from the start of September to the end of the academic year) you are unlikely to be entitled to income support because your student support is higher than the amount of income support.

However, you may qualify if you are receiving help with your mortgage interest from income support and the amount you are entitled to is higher than the amount of your student support. You may also qualify for income support if you cannot get student support, for example, if it is your second degree or a post-graduate qualification.

Important changes for single parents who start education or training
Since October 2010, single parents have only been able to make a new claim for income support if their youngest child is under the age of seven.
Your income support may not end immediately on your child’s seventh birthday as Jobcentre Plus are moving parents off the benefit in stages. The actual date your income support will end depends on your child’s date of birth.

From October 2011 income support will only be available to single parents with a child under the age of five. If you are already claiming income support and have a child aged five or over you will be moved onto another benefit after April 2012. The exact date your income support will end depends on your child’s date of birth.

Benefits during the summer holidays
During July and August, the student loan for living costs is not normally counted as income. Your bursary income will only be counted for the number of weeks it is payable – in some cases this will be the full 52.

If your child is under the age of seven (five from October 2011 for new claimants) you may be able to claim income support during these weeks.
Benefits for students with children or dependants

Tax Credits
If you have responsibility for at least one child you are eligible to make a claim for Child Tax Credit.

Apart from the adult dependants’ grant, student support is not taken into account when calculating tax credits. Unless you have other family income you should get the maximum amount of child tax credit available to you as a family.

You may get more Child Tax Credit if your child is disabled.

From 6 April 2012, the rules for couples with at least one child are changing. In most cases, to qualify for Working Tax Credit your joint working hours will need to be at least 24 a week.

This will mean:
- if you both work your joint weekly hours must be at least 24, with one of you working at least 16 hours a week
- if only one of you works, that person must be working at least 24 hours per week

The RCN does not recommend that students work 16 hours a week – but if you do decide to work this number of hours; then do seek advice and get a ‘better off calculation’ done.

Tax Credits on-line calculations:

[http://www.direct.gov.uk/taxcredits](http://www.direct.gov.uk/taxcredits)

Tax Credit Helpline: 0345 300 3900

Council Tax exemption
Full-time students do not usually have to pay Council Tax or rates (NI); and should submit an exemption certificate from the University.

Students are no longer jointly liable for Council Tax if they live with a member of the household who does need to pay. However, if you are the owner of the property different rules apply and you may find yourself liable if that person does not pay. If you do decide to rent a room, then consider only doing so if that person is a student and also exempted.

Continued >
Benefits for students with children or dependants

Housing Benefit
As a parent, you can make a claim Housing Benefit while you study. This will be means tested on your family income; including bursary and loan payments; so you may find that you do not qualify.

If you are living with a partner who is not working or who is a student you may find that you are likely to receive a higher amount outside of term time as your student income is not taken into account during the longer summer holiday period.

Benefits for those expecting a child
If this is your first child you will not be able to make a claim the benefits listed above until your child is born.

You should make a claim for Child Benefit, Tax Credits and any other relevant benefits as soon as you can after the child is born.

Please read the information in the following link about statutory support leading up to and following the birth of your child:

- England
- Wales
- Scotland
- Northern Ireland

Carer’s Allowance
You are not entitled to claim Carer’s Allowance for a child or other dependant if you are in full-time education of 21 hours or more a week. This includes individual study for course work as well as attending classes.

Welfare Benefits
- Benefits for students with children or dependants
- Benefits for students with long-term illness or disabilities
- Benefits for students suspending or completing their studies
Benefits for students with long-term illness or disabilities

Although most full time students are excluded from claiming Welfare Benefits, disabled students and, in some cases, students who are not well enough to attend university can apply for certain benefits.

For specialist advice on claiming benefits whilst studying please speak to your University Welfare Adviser or contact the RCN Member Support Services on 0345 408 4391.

**Employment and Support Allowance (ESA)**

This benefit was introduced in October 2008 to replace Incapacity Benefit and Income Support for the long-term sick (over 28 weeks) and for disabled people. Most claimants will be transferred onto ESA between April 2011 and March 2013. There is an income-related and contribution-based ESA, plus ESA in youth and you may receive one or both of these benefits. Assessment for benefit is based on limited capability for work according to a work capability assessment.

**Student entitlement**

Part-time students who have limited capability for work and full-time students in receipt of Disability Living Allowance can claim income-related ESA.

Part-time and full-time students qualify for contribution-based ESA if they have paid sufficient National Insurance contributions.

From April 2012 the Government intends to time-limit entitlement to contribution-based ESA to one year for those claimants in the Work Related Activity Group.

ESA in youth has specific more complicated conditions of entitlement and you should seek advice if you think you may be entitled.

If you are claiming income-related ESA and you have a mortgage, you may get help with mortgage interest payments on the first £200,000 of your mortgage after a waiting period of 13 weeks up to at least January 2012.

**Incapacity Benefit and Income Support**

Incapacity Benefit is a contribution-based benefit paid to people who were incapable of full-time work, before the introduction of ESA.

Income Support is a means tested benefit paid to disabled people and the long-term sick that did not satisfy the contribution conditions for Incapacity Benefit before the introduction of ESA. They both have the same eligibility conditions but one depends on contributions and the other on what income and savings you have. Existing claimants will continue to receive these benefits until the government completes plans to migrate claimants from Income Support and Incapacity Benefit onto ESA - this is already in process and the aim is to complete this by April 2013.

Continued >
Benefits for students with long-term illness or disabilities

ESA, Incapacity Benefit and Income Support can in some circumstances (subject to means test) be paid in addition to any student funding you can get and help you qualify for discretionary access to learning funds, the Special Support Grant and a higher rate of student loan from Student Finance England.

The Department for Work and Pensions (DWP) may review your disability benefit entitlement when you become a full-time student and treat you as capable of full-time work because you are attending a full-time course and use this reason to stop paying benefit. If your medical condition remains the same regardless of the fact that you are a student or you attending a course for therapeutic reasons you should challenge the decision and put in an appeal.

Disability Living Allowance (DLA)

This is a benefit intended to help disabled people who have either:

- **Care needs** in connection with bodily functions such as eating, drinking, taking medication, getting around, or who require regular supervision due to mental illness such as panic attacks, fits, epilepsy or;

- **Mobility needs** because they need help with getting around due to their disability.

It is paid in two components. The care component has a lower, middle and higher rate and the mobility has a lower and higher rate. There are different conditions of entitlement to qualify for each rate.

Students can experience difficulty if the DWP believes that their condition has improved because they have started full or part-time study. You may be required to provide up-to-date medical evidence to demonstrate that your health has not improved in any way that would restrict your entitlement to DLA.

DLA can also be paid for a disabled child under 16 if the child has a disability and as a result has needs over and above that of a ‘normal’ child.

DLA can passport entitlement to income-related ESA and Housing Benefit and can generate a higher rate of these because of the disability and severe disability element and the disabled child premium. Receipt of this benefit for a child automatically gives a higher amount of child tax credit due to entitlement to an extra disability and/or severe disability element.

Disability Living Allowance does not affect entitlement to student funding and can help students qualify for discretionary access to learning fund payments, the Special Support Grant and higher rate of Maintenance Loan from Student Finance England.
Benefits for students with long-term illness or disabilities

Carer’s Allowance

Carer’s Allowance is paid to carers of disabled people receiving Attendance Allowance or Disability Living Allowance care component at the middle or highest rate who are caring for a disabled person for at least 35 hours per week.

It is not payable to full-time students who are required to study for 21 or more hours per week which applies to the majority of full-time students. This includes study undertaken on or off the premises but not meal breaks.

If students are studying less than 21 hours per week they may be able to dispute this rule if they can get a letter from the head of department stating that the course requirement is less than this.

Incapacity Benefit in Youth/ESA in Youth

Claimants since 6/4/01 claim Incapacity Benefit in Youth instead without satisfying the National Insurance contribution conditions but they must satisfy the continuous 28 week Incapacity for work rule. Incapacity Benefit in Youth was replaced in October 2008 by Employment and Support Allowance in Youth which has the same qualifying conditions. It is not payable to full-time students under 19 who are studying for 21 hours or more a week, but you can claim as soon as you are 19 as long as you have been sick for 28 weeks before it. It passports claimants to entitlement to Housing Benefit. The qualifying conditions are complicated so if you think you may be eligible seek advice.

ESA in Youth is being abolished for new claimants from April 2012.

Existing claimants at that date will be able to continue claiming, but entitlement will be limited to one year from the time entitlement began, disregarding time in the support group. Time spent on youth ESA prior to April 2012 will count towards the time limit.


Housing Benefit

Housing Benefit is a benefit for people on a low income to help them pay their rent. You may be able to get Housing Benefit if you are on other benefits, or are on a low income.

As a disabled student, you can get Housing Benefit as long as your income is below a certain level and you don’t have more than £16,000 of savings.

Housing and Council Tax Benefits are administered by your local council in England, Wales and Scotland. Check the Social Security Agency in Northern Ireland website for details of how to apply for Housing Benefit in Northern Ireland.

Student funding

The above benefits do not adversely affect entitlement to student funding and may help you qualify for payments from the discretionary University Hardship Funds.
Benefits for students suspending or completing their studies

Suspending studies
Even if you suspend your studies and are no longer in receipt of statutory student funding for this period, you will still be treated as a full-time student for benefits purposes whilst you are still enrolled on the course.

If you come under one of the categories of full time students who can claim DWP benefits you should notify the DWP Local Housing Office of the reduction in your bursary and they can re-calculate your entitlements in the period before you return to your studies.

However, if you fall outside of any of these categories, in most cases single students without dependants are excluded from claiming any earnings replacement whilst still registered on a full time course.

There are exceptions to this rule and the advice below should be read in conjunction with the relevant sections on ‘Additional sources of funding’:

- England
- Wales
- Scotland
- Northern Ireland

Illness
Part-time and full-time students qualify for contribution-based Employment and Support Allowances (ESA) if they have paid sufficient Class 1 National Insurance contributions.

The contribution rules are complex, but in brief:

The first contribution condition is that you must have actually paid Class 1 or 2 National Insurance contributions in one of the last three tax years before you claim.

This means that if you have recently started university or if you have worked part-time and earned sufficient income to pay Class 1 National Insurance contributions you may qualify for this benefit.

Caring responsibilities
Carer’s Allowance is paid to carers of disabled people receiving Attendance Allowance or Disability Living Allowance care component at the middle or highest rate who are caring for a disabled person for at least 35 hours per week.

It is NOT payable to full-time students who are required to study for 21 or more hours per week which applies to the majority of full-time students. This includes study undertaken on or off the premises but not meal breaks.

Continued >
Benefits for students suspending or completing their studies

If students have suspended their studies and are therefore studying fewer than 21 hours per week they may be able to dispute this rule if they can get a letter from the head of their department stating that the course is suspended.

When a period of illness or caring responsibility has ended: Claiming Job Seeker’s Allowance

There is a clause in the rules that allows students to argue that they are eligible to claim means-tested Job Seeker’s Allowance (JSA).

Having a baby

If you are taking time away from your studies to have a baby, you should contact your funding body as there are provisions for statutory funding to continue for your maternity or paternity period.

Once your baby is born, you can apply for all the additional support available to students with dependants.

Academic suspension

Unfortunately, unless you fall into one of the categories of full-time students who can apply for benefits, you will not be able to claim an earnings replacement if you are suspended from studies or intercalating.

This causes endless financial concerns for students and if you are not able to find a job, you should seek advice from the University Welfare Adviser and your course tutor about the prospect of temporarily ‘withdrawing’ from the course (but only provided that re-enrolment and funding will be a possibility in the future).

If this is not possible, then you should apply to the Universities Hardship Funds for potential funding during this time.
Benefits for students suspending or completing their studies

Completing your course
Once you have finished your course, and the academic year is finished, you can apply for an earning replacement benefit whilst you wait for work.

In order to claim Job Seeker’s Allowance (JSA) you must be ‘actively seeking and available for work’ and will be expected to attend a Job Seeker’s interview to demonstrate this.

This definition can be a bit blurred if you have already been offered a job, but are waiting for you full NMC registration to come through.

The best advice is to apply for JSA, but state that you are willing to work in the period between the application and starting the new position.

Unless you have made sufficient Class 1 National Insurance contributions, you will be making a claim for Income based Job Seeker’s Allowance, which is means tested.

If you have any other income coming into the household you may find that although you are eligible to apply, you may not receive any benefit.

If your household income is below a certain level you can also apply for Housing Benefit and Council Tax Benefit during this period.

For all the above benefits call the Job Centre Plus: 0800 055 6688.
housing

1: Considering the options and costs
2: Moving in checklists
3: Your responsibilities
4: Moving out
Considering the options and costs

Accommodation comes in a wide range of types and costs. The choice and availability will depend on your budget and the part of the county in which you study.

And it is important to remember that the cost is not just about the rent, there are other fees to consider such as upfront agency fees, deposits and bills.

Make sure you factor in these costs before committing to a contract, as it is important that there are no financial surprises, as once the contract is signed, you will be committed to it for a fixed period.

A recent survey by Unipol and NUS has show that student accommodation costs have risen by 22% since 2007. Increases in student funding has simply not been able to keep up with this rise.

Student accommodation

Student accommodation can look and operate very differently depending on the provider. Some are provided by the university; other specially built blocks provided by private companies which house 1000’s of students from across a city.

The facilities will vary greatly too. Some have shared kitchens, whilst others are fully catered so you will not have your own cooking facilities.

Some are designed like flats, others are more traditional student accommodation with rooms along a corridor.

In recent years there has also been an increase in ‘studio flats’ where two or three students have an individual space, with their own bathroom and kitchen facilities.

There has also been a large increase in privately provided ‘en-suite’ accommodation. You will have a small shower room or toilet attached to your bedroom. These privately owned properties, with enhanced facilities have been blamed for pushing up the cost of accommodation for student in some cities, and they may not suit everyone’s budget.

If the cost of this type of accommodation seems prohibitively high, then shop around for alternatives – or consider looking in the private sector.

Some advantages of student accommodation:

- Often ‘all inclusive’ of utility bills and internet access
- Sharing with lots of other students
- Social facilities on site; often including a gym
- Usually easier to resolve ‘landlord issues’
- Safety – security on site and limited access
- Notice period to leave accommodation can sometimes be flexible if there is mitigation
- Hall may have a TV license covering communal areas.

http://www.nus.org.uk

And it is important to remember that the cost is not just about the rent, there are other fees to consider such as upfront agency fees, deposits and bills.

Continued >
Considering the options and costs

The private sector
Finding accommodation in the private sector for the first time can seem like a daunting prospect. There are contracts and deposits to consider, and how do you know if the accommodation is safe.

Your university will often have an accommodation office, which can provide you with a list of university approved landlords. These can often mean a saving on agency fees – but competition for these properties can be fierce – so start your search early.

In some cities it will be possible to secure a property before the long summer holiday and pay a ‘holding deposit’. Other cities, where privately rented accommodation is scarcer, you will have to start paying full rent as soon as the contract is signed – so your search will usually have to start only a few weeks before the start of the term.

No matter how desperate you feel, never pay any deposits or agree to take accommodation without seeing it first.

Check your contract to see whether other costs are included. For example water, electricity, gas, insurance, internet, a telephone line may all be extras on top of your rent.

Full time students are exempt from council tax, even when sharing with non-students.

You will need to decide if you wish to rent a ‘room’ in a house, know as a House in Multiple Occupation, with an individual contract; or if you wish to look in a group and rent the whole flat or house with a joint contract.

The following list will help you in deciding if the accommodation is appropriate and safe – so take a copy of the checklist along to all your viewings.

Moving in checklist

Some advantages of private rented accommodation
- You get to chose where you live
- You get to chose who you live with
- Can be cheaper
- Often more communal space
- More flexibility for visitors

Continued >
Considering the options and costs

Flat sitting – Guardian
A third option, which works well for some students, is an informal arrangement via an agency that looks after empty property.

In exchange for a cheap rent, you will be asked to occupy the property for a fixed period of time.

These agencies tend to be based in larger cities, but there are offices across the UK.

The term ‘guardian’ means that you sign away tenancy rights and act as de facto security guards while getting cheap accommodation, often in great locations.

The disadvantage is that you could be asked to move out with only two weeks’ notice – but most companies will be able to immediately re-house you in a different building.

This can be a great option if you have few belongings, no children or pets and have a flexible approach to where you live. It helps if you enjoy living with a mixture of people; as you may have to share a kitchen and other communal facilities.

Some agencies will only take on employed individuals, but if you have good character references, they can often be persuaded to take on mature students who work part-time.

For more information do a Google search for ‘house guardian’, followed by the name of your city. This will bring up a list of all the agencies in your area.

Some advantages of being a ‘Guardian’:
- Cheap rent
- Some amazing locations and buildings – some ‘listed’ properties in city centres
- Mixing with a diverse range of people
- Inclusive bills
Moving in checklists

The viewing
Checklists can be used to ensure you make the right choices and get the most out of your privately rented accommodation.

It can be easy to feel pressurised into taking accommodation that might not be suitable, especially when there appears to be lots of competition or the new term is fast approaching. But taking along a check list and filling it in whilst doing the viewing will only take 15 minutes, and will be well worth it in the long-term.

Viewing checklist

Once you have signed the contract, you will need to ensure that any inventory is carried out fairly. Never sign an inventory unless you have fully viewed and tested the items listed.

Moving in checklist

Getting caught up in the excitement of moving into your new home can mean that sometimes important things are overlooked. To ensure that you are as organised as possible, follow the links here to the checklist that you can print out and take along with you, so that you can settle into enjoying your new house.

Moving in checklist
Your responsibilities

Disrepair and environmental issues

Housing laws vary between England, Wales, Northern Ireland and Scotland. It is important to take this into consideration when exploring your housing rights.

The accommodation you rent should be fit for living in. Poor living conditions can affect your health as well as cause a significant inconvenience to you and your neighbours.

Unfortunately concerns about environment issues such as damp and mould, unreasonable noise levels from other tenants or neighbours or disrepair can affect any tenant. Disrepair’ can be defined as something that needs to be replaced if it no longer works properly or has broken rather than something new which is beneficial for the tenant that can be classed as an improvement.

If you are experiencing these difficulties you should always refer to the tenancy agreement that is in place, as a starting point, as this often will provide instructions of how to report a problem; unless you are dealing with an emergency in which case you may need to phone your Landlord immediately.

If you are living in halls of residence the accommodation office, student association or the student welfare officer based at your university should be able to advise what options are available to you. The National Union of Students (NUS) website also offers guidance about a number of housing issues that affect students.

http://www.nus.org.uk

If you are a private tenant you should notify your Landlord when problems arise and any requests you make should be issued in writing and preferably sent recorded delivery. You should keep copies of all correspondence, so you can refer back to them at a later date if necessary. If your landlord does not respond to your first letter in a reasonable length of time you should write again issuing them with a deadline and outline what you intend to do next. Your landlord will not be responsible for resolving the problem until they are aware of the issue.

Your agreement should outline the responsibilities you have as a tenant to maintain your property this would usually include details about how to report a problem; unless you are dealing with an emergency in which case you may need to phone your Landlord immediately.

Although most landlords will fix any disrepair problems as soon as possible, a few will not, they may take into consideration what was agreed in your agreement, the circumstance and how much the problem is affecting you.
Your responsibilities

For most tenancies, your landlord has the following important obligations:

- Ensuring the structure and exterior of the property are in good repair. This includes the drains, roof, gutters, foundations, and external pipes.
- Gas, electricity, heating systems, and sanitation. This means that basins, sinks, toilets, baths, and drains are kept in proper working order.
- Repair obligations extend to tenancies that started on or after 15/01/1989 in the common parts of the building; e.g., hallways and stairwells.

Landlords cannot make the tenant accountable for or charge them for the repairs that are the landlord's responsibility.

If you wish to carry out repairs or improvements to your home, you must contact your landlord first and get their permission. Your tenancy agreement should contain information about whether you can/can't undertake works yourself. You should not threaten to withhold your rent until the repairs have taken place; failing to follow the correct procedures can leave you at risk of eviction.

If you believe your home is unfit to live in and your landlord refuses to cooperate, you should seek further guidance elsewhere. If you are a tenant in England, Wales or Northern Ireland, you should speak to your local council. If they believe you have a strong case, they will investigate further, usually by sending an Environmental Health Officer (EHO) to assess the faults in your house and how they might affect your health and safety.

An EHO can investigate reports of vermin and other pests, dampness, mould growth, broken glass, dangerous or decaying stairs and plaster, concerns over gas and electrical installations, smoke fumes or gases, damaged asbestos, defective drainage and sewage, problems with litter and excessive noise levels. Local authorities are able to take action against landlords whose properties are dangerous.

Many students will share a house with other tenants. This is often referred to as 'multiple occupation'. EHO's can also investigate if you have concerns about your safety if you believe that the cooking, washing, and toilet facilities are not adequate for the number of people living in the property or you are worried about fire safety standards. An EHO would not have to tell your Landlord which tenant had sought advice.

Once an EHO has investigated, they will issue your landlord with a hazard awareness notice that lets them know the council are aware of the problem. If only a minor problem is identified, they do not need to take action but they can enforce your landlord to carry out repairs and give them a date to complete these by; or the EHO can undertake emergency works themselves and recover the money from the Landlord dependant on how serious they believe the problem is.
Your responsibilities

If you live in Scotland and your home needs repairs that your landlord is refusing to carry out the private rented housing panel (PRHP) may be able to offer some assistance. If you qualify for help the panel can instruct your landlord what repairs need to be carried out and they can grant rent relief orders to reduce your rent if your landlord does not act on their request.

Going to court should in most cases be the last resort for any tenant. Negotiation, mediation, or alternative dispute resolution can often help get to the bottom of conflict between both parties. Housing Ombudsman in England, the Northern Ireland Ombudsman and the Public Sector Ombudsman in Wales and Scotland can also investigate housing problems experienced by council or a housing association tenants. If the tenant does decide to take legal action the landlord may respond by evicting them. Landlords may decide to take legal action if they believe tenant has caused the disrepair and they want to seek damages for the cost of the repair works carried out or to make the tenant pay for the repairs needed.

For further advice on your rights and responsibilities as a tenant please refer to the Shelter Advice Guides:

England
⇒ http://england.shelter.org.uk

Wales
⇒ http://www.sheltercymru.org.uk

Scotland
⇒ http://scotland.shelter.org.uk

Northern Ireland
⇒ http://www.shelterni.org/

Being a responsible neighbour
The National Union of Students has worked hard to try and re-build the reputation of students living in the community, who often have a bad reputation for loud parties and disturbing their neighbours.

The NUS have highlighted the following 10 points to help build better relationships between students and the communities in which they live.

1. Introduce yourself to your neighbours when you move in and establish a good relationship.

Some people may find it daunting to approach neighbours they do not know well, but getting to know one another will help to develop a good relationship. That way you can get in contact with each other should any problems arise.

2. Volunteer in your local community.

Whatever your interests, talents or skills may be, there are opportunities for everyone. It will impact positively on your life, as well as the lives of those you volunteer for. It offers you a chance to become involved in a project or with an organisation you really care about or develop a new skill. It’s also a great opportunity to meet new people.
Your responsibilities

3. Respect your neighbours.
Whether, student or non-student, remember that if you are coming home late, there's a high probability you'll wake at least one house up if you are shouting down the street. Try to keep noise to minimum and don't leave litter on the streets – that's not nice for anyone. And remember, keep safe on your journey home and don't travel alone.

4. Love your home.
If your landlord is responsible for the maintenance of the house, there's still no excuse! Let your landlord know if there is something that needs tending to, and keep copies of all your correspondence. You should always try to rent from an accredited landlord.

5. Register to vote.
This is how you can have a say on the issues that affect your local neighbourhood, as well as who gets elected to Parliament and even to Europe. It's really important that everyone in a community engages with local decision making; if students don't vote or engage with local issues then we don't get listened to.

Make sure you're signed up to hear about community events – be it a forum, a fete, a protest, or a jumble sale. These are all excellent ways to get to know the members of your community, and really start to feel at home.

7. Keep it locked.
Remember to lock your windows and doors. No-one wants to get burgled, or live next door to somewhere that keeps getting broken into. It's upsetting, it'll make your insurance go through the roof and everyone feel unsafe. A quarter of all burglaries happen through unlocked windows and doors - which may have been avoided.

8. Keep your neighbours in the loop.
Be sure to let your neighbours know if your house is going to be empty for a considerable period – whether this is you going on holiday, on a placement or on a study break. This means they can keep an eye out for anything suspicious and that they know they are next to an empty property.

9. Party monster?
If you are planning to have a few people over, do tell your neighbours. Having the occasional party is everyone's prerogative. If you decide to hold one, hold it at the weekend or at a time agreed with your neighbours. Tell your neighbours about the party, keep the noise to a reasonable level, and agree a time to end it by. Make sure your friends leave quietly and you clear up any debris.

10. Find out when the bin day is.
It's the local authority's responsibility to provide a waste collection service, but as residents we all need to make sure that we help it run effectively. This is by far the issue that we hear up and down the country that irks residents the most. No-one wants a street with rows of overflowing bins. If there's a problem with your waste collection, let your students' union and local authority know!
Moving out can be one of the most stressful periods of your year. Make sure you plan ahead and leave the accommodation in a good condition for the next tenants.

Cleaning up
One of the main reasons landlords withhold deposits is because of the need for extensive cleaning; or damage to the property.

So make sure you give yourself enough time to clean all the rooms thoroughly. If the carpets are dirtier than when you moved in, consider borrowing or hiring a carpet cleaner.

Don’t forget to clean out the oven and fridge/freezer.

There may be special refuse collection or recycling services put on to assist in these periods when lots of students may be moving to a different house. Check with your local authority or students’ union for more information.

Inventory
You will need to check the inventory, take photos where necessary and apply to have your deposit returned.

If there are any discrepancies, you may need to refer back to the photos and notes you made at the start of the tenancy.

Meter readings
Don’t forget to take meter readings or inform your utility companies of the date that you are moving out so that they can take final readings themselves. If you don’t do this there may be a discrepancy about final bills. Always give them a forwarding address; as once the readings have taken place you may be in credit.

TV license
If you still have some time left on your license you can either transfer it to your new property, or ask the TV license company for a refund.

Deposit
Occasionally when people decide they want to leave their rented accommodation they may encounter problems with getting their deposit repaid in full.

Since April 2007 housing law in England, Wales and Northern Ireland have provided extra protection to Assured Shorthold Tenants (this applies to most new private tenancies) so that Landlords and agencies can only take a deposit if they are placing it in a Tenancy Deposit Scheme. Tenants in Scotland do not have the same level of security as there is currently no regulation of rental deposits in place. A tenancy deposit scheme is due to be introduced during 2012.

The deposit schemes can offer protection from unfair deductions and free advice if you disagree with a landlord or agents decision about not repaying your deposit back in full.

Continued >
Moving out

A deposit should be returned in full at the end of the tenancy unless the landlord can prove there is justification for them to retain part or all of the deposit. A landlord can only keep your deposit money if you have caused them financial loss such as rental arrears, unpaid bills, if extensive cleaning is required or you have caused damage to the property.

Each Deposit Scheme will offer an alternative dispute resolution (ADR) service. If you and your landlord become involved in a dispute and you agree to use this service both parties must accept their decision, as parties cannot apply to the courts once the ADR service have made their judgement. If you or your landlord refuse to use the ADR service cases will usually be referred to a County Court.

Once you and your landlord have reached an agreement or the ADR service have made their decision about how much deposit money should be returned it should be paid back within ten days. In most cases the deposit will be paid on the last day of the tenancy. If your landlord does not return your deposit money within ten days then you may need to take legal action using the Small Claims procedure based at the County Court that deal with cases where the value is less than £5,000.

If you are living in Scotland and your landlord or agency are being unreasonable in withholding your deposit you should write to them explaining that unless you get your deposit back you will be forced to take action via the Small Claims Court. Often landlords and agents will return the deposit money once they receive court papers to avoid going to court.

If your landlord wants to retain part or all of your deposit money you should write to them and request that they provide you with a breakdown of costs and give them a deadline to respond. You may need to write to them again if they do not reply to your letter or if you do not agree with the deduction they want to take out from your deposit.

If you’re unhappy with the price that your landlord has quoted for the necessary work to be carried out you should ask them to provide you with receipts and estimates they have been given. You should keep copies of all correspondence you have had with your landlord.

If you are a tenant in the UK and you believe your landlord is behaving unreasonably and they are registered with an organisation such as the Association of Residential Letting Agents (ARLA) or the National Approved Lettings Scheme (NALS), or if they are signed up to a landlord accreditation scheme, you may want to contact the organisation directly to report the problem.

There may also be special refuse collection or recycling services put on to assist in these periods when lots of students may be moving to a different house. Check with your local authority or students’ union for more information.

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money matters

1: Budgeting on a student income
2: Money saving
3: Money saving tips from RCN Library and Information Services
4: RCNXtra
5: Debt Advice: what to do when things go wrong
Budgeting on a student income

Whilst most of us will have left school with a pretty good grounding in biology, history and English, one of the areas that many school leavers have been given no education at all, is personal finance.

This important area has long been neglected, and with personal finance getting more complex, there is a big push to get financial literacy on the curriculum from an early age.

Getting to grips with your finances can really mean the difference between just ‘floating’ or really ‘swimming’ on your course, and with many students each year citing ‘financial difficulties’ as one of the reasons for failing or dropping off their course it is never too late to get to get money wise.

**Budgeting**

The starting point for budgeting is to work out what you have got coming in. This might seem like stating the obvious, but when was the last time you sat down and spent 30 minutes looking at your personal budget? And there is little point doing this only once a year – it needs to be regularly reviewed to take into account changes in your lifestyle and larger one-off outgoings.

If you start the month by looking at your income and expected outgoings then there are less likely to be any surprises towards the end of month. You will be better able to see where there may be shortfalls and plan accordingly.

There are some great budgeting tools which can be reviewed on a regular basis and they are comprehensive enough to take into account irregular spending, such as computer hardware, course books etc.

Try using the budgets on the Money Saving Expert website, and choose one that most fits you and your family’s circumstances

[http://www.moneysavingexpert.com](http://www.moneysavingexpert.com)

Or for a bit of fun, try

[http://www.thedemotivator.co.uk](http://www.thedemotivator.co.uk)

This really highlights the ‘dent’ those occasional lattes, magazines and taxi journeys make in your spending.

For example, it may make you think more seriously about buying a daily coffee and bottled water when you consider that just one latte and a bottle of water every weekday will cost you £780 a year...

There is also a free Student Money Planner app available to download from Apple:


Once you have done a comprehensive budget, check your bank balance regularly. The easiest way to do this is with online banking or by using text alerts.
Budgeting on a student income

Do I need to get a job?
Think carefully – there are many benefits to getting a part-time job whilst at university, the biggest being that you’ll get some money out of it; and if you chose the right kind of job, for example working as a health care assistant, it could also enhance your learning experience at university. But it’s important to remember why you are at university – to get a good degree or diploma, in order to get a good job.

If you do decide you need to work – and many students do find it is inevitable – make sure you get the work/study balance right. If you are still really struggling; speak to your tutor and consider applying to the University Hardship Funds.

Outgoings
There is no doubt that making your bursary, loan and income from part-time work cover your outgoings is getting increasingly difficult. With well publicised above inflation increases in basics such as rent and utilities it is even more important to make savings where you can.

The good news is that there are some great deals to be had. The RCN already has the RCNXtra scheme that can help with money saving ideas.

Read the regularly updated Money Saving Tips on the following pages, and email us your ideas:

students@rcn.org.uk
Money saving

There are plenty of ways to reduce your outgoings and increase your spendable income. Each student will choose their own way of budgeting, and set their own priorities, and no two will be the same.

However, there are certain steps that all students should take to ensure that they are not paying out too much for goods and services; or paying too much tax.

Council Tax
You are exempt from Council Tax if you are a full-time student living on campus or in accommodation shared with other students. You can obtain a Council Tax Exemption Certificate in every year that you continue as a full time student.

Unfortunately you are not eligible for Council Tax Exemption if you are a part time student. However, you may be eligible for a 25% reduction if you live alone, or in certain circumstances you can apply for Council Tax benefit if you have a low income.

Tax
Make sure you stay informed and that you do not overpay your taxes. Did you know that from April 2012 everyone is entitled to earn up to £8,105 tax free? This means that most students should not be paying any tax.

Check your payslips and if you are paying tax, you may be entitled to a refund. See the Taxmatters website for more information.

National Insurance Contributions (NICS)
You pay the same NICS whether or not you are a student. Your employer will deduct NICS from your pay if they are due.

NICS will be due for any week in which your gross pay (before deductions of tax and so on) is between £1,10.01 to £844 per week, so many students working part time will not pay NI contributions.

NICS are due on your pay for the week or month, so you will not get a refund if you stop working part way through the tax year.

Student bank accounts
It is very easy to be seduced by the freebies offered by banks at the start of the first term, but this is not always the best way to choose your student bank account.

But if it is not the free iPod that seduces you, what should impress you?

Apart from convenience, where banks really differ tends to be in the size of the interest-free overdraft they can offer you. As debt is a fairly inevitable part of student life, make sure you keep the cost of this debt to the minimum by opting for the biggest and longest interest free overdraft facility, and look at the interest rate after the ‘free’ period has finished.

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Money saving

Benefits and Tax Credits
Certain categories of students can qualify for Tax Credit and Benefits whilst studying. To check if you may qualify for any additional support follow the link to the relevant pages.

Welfare benefits

Save on your spending
Whilst ‘shopping around’ for deals can seem time consuming; there are various money saving sites that can save you many hundreds of pounds on things like insurance, electricity, gym membership or eating out.

Never buy any large purchase without first checking out whether you can reduce the cost by using an on-line voucher or deal.

Check out these money saving tips for ideas:

Top tips
RCNXtra
Money saving tips from RCN Library and Information Services
Money saving tips from RCN Library and Information Services

Information – knowledge – one assignment complete!

Avoid buying costly text books

Use the RCN library and gain access to the largest specialist nursing library in Europe. Access e-books, e-reports and electronic theses, browse the content immediately – when you need it.

Borrow books from one of our libraries located in London, Belfast, Edinburgh and Cardiff alternatively take advantage of our postal service.

Study and relax in a warm friendly environment.

If you are near one of our libraries why not pop in or meet with friends and take advantage of free internet access, there are also discussion areas and photocopying facilities.

You don’t need to subscribe or buy a journal

Instead gain access to hundreds of on-line journals. You can access the e-library’s interactive A-Z list where you can quickly find journals and link to the full text – it is even possible to have a table of contents emailed to you each month so you can quickly check if there is something of interest. There are over 700 journals available including the popular British Journal of Nursing and British Journal of Health Care Assistants.

Free training

Take advantage of free training offered by the RCN Library and Information Services. Learn how to quickly find journal articles using the British Nursing Index and other databases to search for books and quality information on the internet. There are a number of sessions available virtually or face to face. email information.literacy@rcn.org.uk for more information.

You can find further details of all the above services by visiting

www.rcn.org.uk/library

or calling 0345 337 3368.

Money Matters

→ Budgeting on a student income
→ Money saving
→ Money saving tips from RCN Library and Information Services
→ RCNXtra
→ Debt advice: what to do when things go wrong
Everyone is tightening their purse strings at the moment. In addition to the advice we can provide to you regarding bursaries and loans, RCNXtra can help you save money on study aids, household bills and even days out having fun with friends and family!

**Study help**
RCNXtra offers 25% off Elsevier books, and over 10% off the list price at Foyles to help you with your study*. In addition, RCN members can also get discounted RCN journals, such as Nursing Standard, Mental Health Practice, Learning Disability Practice and Nursing Children and Young People.

**Helping you with day-to-day expenses**
Are your energy bills too high? It takes just five minutes to compare your current energy spend and switch to a cheaper supplier with Member Energy. We also have fantastic discounts on glasses and contact lenses, mobile phones, broadband and home and car insurance. In addition, you can earn 5% cash back at your supermarket when using our Cashback Gift Cards.

**Days out for less**
With all that studying, you need to reward yourself with some time off every now and then. RCNXtra you can gives up to 66%** off cinema tickets, plus discounts on package holidays, hotels, car hire and restaurants and reduced rate passes for theme parks, the Dungeons and Sea Life Centres.

RCN members have saved over £4million in the last twelve months so make sure you log onto RCNXtra to find out how you can save!

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www.rcn.org.uk/xtra

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* Terms and conditions apply. See website for further details. Foyles – Discounts only available online. A small number of books and e-books are restricted from discounts for contractual reasons with the publishers.

** Cinema discounts – Discounts range between 12.88% (CineWorld Isle of Wight) and 66.62% (Apollo Cinemas Piccadilly), average saving 38% savings based on standard box office prices and are correct at time of publication. RCNXtra is managed on behalf of RCN by Parliament Hill Ltd, of 127 Cheapside, London, EC2V 6BT. Neither are part of the same group as a provider.
Debt advice: what to do when things go wrong

Whether it is through student loans, bank loans or overdrafts, debt in one form or another is unavoidable for many students. The important thing to remember is that debt doesn’t necessarily have to mean stress.

By budgeting, managing your money sensibly and taking action before things like missed payments and unauthorised overdrafts get out of control, you can avoid getting into financial difficulty.

For a minority, however, there will be times when you simply feel that you just can’t cope with the financial pressures. This will undoubtedly impact on your ability to study, so it is important that as soon as you see major cracks in your finances that you seek help.

Firstly, follow the advice in this guide about getting extra sources of funding.

If you have exhausted these options; and are still struggling – and you have found that your bank will not offer any further support – it is time to get expert debt advice.

Universities don’t want to see students drop off their courses. It doesn’t look good for the university and will ultimately affect their funding. So most universities will have welfare advisers on site who are also experienced money advisers.

Check with your student union or university welfare services where you can access help and support.

If your university does not offer expert debt advice, contact the RCN Welfare Service, who will offer advice on dealing with your creditors and may signpost you to a suitable debt management solution that can help you to quickly bring your situation back under control.

RCN Welfare Service: 0345 408 4391

Here is some basic advice about dealing with your creditors; but please don’t feel you have to do this all on your own.

The first thing you need to do is decide whether you have a debt problem or a money management problem.

Continued >
Debt advice: what to do when things go wrong

A money management problem is where your income is sufficient to cover both your debt repayments and your essential living costs but you spend too much on non-essential items. This can be addressed by following the budgeting steps outlined in previous sections.

A genuine debt problem is defined as a situation where you are unable to meet your monthly credit commitments; such a minimum credit card payments as they fall due and at the same meet all your ‘essential’ living costs such as rent, travel, childcare.

What can I do if I don’t have enough left over to pay my contractual creditor payments in full?

If you are unable to meet your credit commitments as they fall due then you are what is known as ‘insolvent’.

If you have made sure that your income is as high as it can be, and your spending is at the minimum level you can realistically reduce it to, then the next step is to try to reduce your monthly creditor payments to a level that you can afford.

If you feel confident negotiating with your creditors yourself, then you will need to start by presenting them with your financial statement and showing how much you can afford to pay each creditor. This may only be token payments of £1 a month, or slightly more based on the percentage of how much you have left each month. This is route is normally referred to as an informal agreement.

If you miss a contractual payment, it is important to realise that this will affect your credit rating. However, in most instances where an individual is insolvent it is likely that a credit rating will be affected.

However, you should always continue to pay your priority debt arrears (rent/mortgage, court fines, utilities, TV license, CCJs) before your unsecured debts (credit cards, personal loans, overdraft, store cards, catalogue debts). This is because failure to maintain priority debt repayments has much more severe consequences (including fines, loss of property and even imprisonment) than failure to maintain unsecured debts repayments.

An informal agreement with creditors is not always the only, or indeed the most effective way of dealing with debts.

There are other insolvency options that you should discuss with an experienced debt adviser. The option that suits you situation best will depend on factors such as the level of debt, the type of debt and in some situations your own personal preferences.

1. Don’t panic!
2. Work out a realistic budget using the tools outlined on this site.
3. Make sure you are getting all the income you are entitled to; and/or get a part time job.
4. Speak to all your creditors and tell them you are seeking advice. Don’t get drawn into making payments you can’t afford at this stage.
5. Get advice and decide on an insolvency option.
top tips

1: Top ten money saving tips
Top ten money saving tips

As supplied by RCN student members – please keep them coming in!

1. Get a Young Persons Rail Card if you spend over £72 a year on rail travel (all full-time students are eligible – regardless of age).
2. Check out sites such as freecycle.org for free furniture, kitchenware and bicycles.
3. Check out savings and deals on RCNXtra, and always flash your NUS card when buying from high street shops. Most offer student discounts; but this is not always widely advertised.
4. Make sure your supermarket shop is the cheapest by using mysupermarket.com or better still try using your local butchers and market where you should ALWAYS ask for a student discount. And take a packed lunch and flask to university – you’ll save a small fortune and probably eat better.
5. Use the RCN Library or on-line materials instead of buying text books. Or if you do buy them, try advertising on university notice boards to buy second hand copies (making sure they are the edition that you need).
6. Don’t always get drawn into ‘rounds’ in the pub. If you are leaving early – or intend to ‘take it easy’ – then just say so. No one will mind, and you will probably find that if you make the first move, more of your friends admit they would rather buy their own drink too.
7. Don’t take credit cards out with you on a night out or on a shopping trip. The impulse to over spend can be a strong one, especially after a few drinks. Take the temptation away by only taking out what you intend to spend. If you don’t want to walk around with cash, get a ‘pre-paid’ card. These work like a debit card – and it is easy to load a certain fixed amount on the card – so when it is gone, it is gone – HOME TIME!
8. Ethical shopping, and a bargain too. If you can’t face the thought of afternoons traipsing round second hand shops for your bargains, try http://www.oxfam.org.uk/shop/ for online shopping options.
9. SwapShop parties are a great idea for a cheap night in. Tired of your wardrobe or computer games? Why not organise a night in at one of your houses. Everyone brings a bottle and a plate of food and at least three ‘themed’ items to swap. The more friends you invite, the more variety and/or sizes you will get. That way, by the end of the night you’ll have had a few drinks with friends, a meal and perhaps a whole new wardrobe or set of expensive computer software for less than £10.
10. Cook together. Draw up a cooking rota and a set a weekly budget. That way, you’ll not only have more time for study – because you’ll only be cooking a few times a week – but as a household you will save money from buying in bulk. Try and shop together, and stick to simple meals that you all like. You could agree to cook in pairs to make the cooking a more enjoyable and sociable experience. Make sure you also share the washing up! ■
# Viewing checklist:
Use when first viewing a property

## Viewing details

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Address</th>
<th>Landlord contact details</th>
<th>Landlord mobile number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Tenancy

**When can I/we move in?**

**Does the contract have a break clause?**

**What is the notice period?**

Has the landlord got an Energy Performance Certificate?

Has the landlord signed up to and advised you of the tenancy deposit protection (TDP)?

Please visit [www.tenancydeposit.gov.uk](http://www.tenancydeposit.gov.uk) for full details of this legal requirement (England only).

## Finances

**How much is the rent for the property?**

**How much is the deposit for the property?**

Per week?  
Per month?  
Meter?  
Pay per usage?  

**Who pays the water rates?**

Be aware that booking/holding fees are generally non refundable. When handing over any amount of money to the landlord please insist on a receipt. Do not hand any money over to the landlord at viewing unless the whole group is certain that you all want the property and have viewed a copy of the contract.

## Safety

**Does the Landlord have a current Gas Safety Certificate?**

**If the property is three or more storeys with five or more bedrooms, does it have the required HMO licence?**

**Are the smoke alarms in good working order?**

**Is there a fire blanket?**

**Is there an escape route in the event of a fire?**

**Has the property had an electrical test?**

**Does the property have an NICEIC certificate?**

It is not a legal requirement for the landlord to carry this out. However check electrical equipment is in good working order eg. no frayed cables.

**Is the property furnished?**

Check furniture for fire safety kite marks. Find details at Trading standards [www.tradingstandards.gov.uk](http://www.tradingstandards.gov.uk)
### Property

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>What type of heating is in the property?</td>
<td></td>
</tr>
<tr>
<td>What are the average bills?</td>
<td></td>
</tr>
<tr>
<td>What furnishings and appliances come with the property?</td>
<td></td>
</tr>
</tbody>
</table>

### Property (continued)

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plumbing checked?</td>
<td></td>
</tr>
<tr>
<td>Shower pressure checked?</td>
<td></td>
</tr>
<tr>
<td>Check the plumbing by flushing the toilet and turning on the taps.</td>
<td></td>
</tr>
<tr>
<td>Are all the windows and doors secure?</td>
<td></td>
</tr>
<tr>
<td>Are the windows lockable?</td>
<td></td>
</tr>
</tbody>
</table>

### Additional checks

#### Exterior checks
- The roof looks sound, there aren’t any tiles missing.
- The gutters and pipes aren’t broken or leaking.
- The window frames aren’t rotten.
- The windows aren’t broken or cracked.

#### The Interior
- No signs of damp – eg. dark patches, peeling wallpaper or flaking paint.
- Few signs of condensation such as mould on the walls.
- There aren’t any signs of pests, like slug trails and mouse droppings.

#### Gas & Electricity
- The plugs don’t get hot when switched on. There are plenty of sockets.
- The gas fire heats up properly and isn’t heat stained (if it is it may be dangerous). You know when it was last serviced and have been shown the valid Gas Safety Certificate.
- The wiring doesn’t look old, there aren’t any frayed cables
- The cooker works!

#### Plumbing
- There is hot water.
- The taps all work properly.
- The bath and basins aren’t cracked, and the toilet flushes properly.

#### Security
- The external doors are solid with five-bar mortice locks.
- The internal doors all have locks.
- The windows all have locks.
- Does it have a burglar alarm? Use your bargaining powers to get one. It is in the landlord’s interest as well as your own.
- Does it have a smoke detector?

#### Make sure you are ALL happy with the property!
# Moving in checklist:
Use when moving in to a new property

## Before moving in
- **Contents insurance.**
  If you haven’t got contents insurance, and you have items of value, don’t wait – get quotes now. You’ll need cover for the contents of your room and (possibly) separate cover or premiums for high risk items like computers and bikes.
- Check out RCNxtra for quotes, but always shop around for the best student deals.
- Ensure that the landlord is supplying enough **full sets of keys** for all the tenants.
- Start drawing up that all-important ‘**cleaning rota**’!
- Get on-line quotes for broadband, phone lines and other utilities – with a view to switching to cheapest as soon as you move in.
- Decide on a fair way to allocate bedrooms, such as drawing names out of a hat. This can be the first reason for household disharmony if it is not decided and agreed beforehand.

## On moving-in day
- **OK the Inventory; and do not sign it until you are all happy with the content.** Take photos of any damage to the property or contents; and mark this on the inventory.
- If the landlord does not use an inventory; use your own. There are various on-line inventories that you can use depending on the type of property you are moving into. [www.shelter.org.uk](http://www.shelter.org.uk) has some country-specific examples; depending on where you are renting your home.
- Check carpets for existing marks, and take photos of any damage. Damage to carpets is one of the major reason deposits are withheld.
- **Take meter readings** if you are paying for your own gas and electricity.
- Contact the gas and electricity companies and give them the meter reading and the date you moved in. This should ensure you don’t get charged for energy used by the previous occupants.
- If you’re in a joint house ask the gas and electricity companies to put ALL the housemates names on the new bill. This will ensure that just one housemate doesn’t get nailed for everyone else’s bill.
- Contact the telephone company too. Always ask for an itemised bill so you don’t all end up paying for someone else’s premium rate calls, or hour long conversations with their Auntie in New Zealand.
- Get a TV licence. If you don’t get one straight away it won’t be long before you are receiving reminder letters. Remember; if you don’t need the licence for the full year you can send it back and ask for a refund of the unused months.
- Ensure you have copies of all safety certificates.
- Check all fire alarms again.

## Soon after moving in
- **Send Council Tax exemption certificates off to the Local Authority.** Your University will supply you with copies of these when you re-register.
- If you are not registered with the GP on the university campus, find a local GP. Same with the dentist.

## Notes and reminders