The Student Money Guide
making your money go further

Providing comprehensive advice on funding, benefits and housing as well as tips on saving money and budgeting.

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The Student Money Guide
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bursary and funding

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Overview

There has been a significant change in the funding arrangements for new nursing and midwifery students in England who are starting their programme from 1st August 2017, so we have divided this guide into 2 separate sections for continuing students and for students who are starting their course after 1st August 2017.

New students are defined as those starting a course:

- for the first time on 1 August 2017 or later
- on 1 August 2017 or later, having withdrawn from or abandoned a previous higher education course in the 2016/17 academic year or an earlier academic year
- on 1 August 2017 or later, as a full time student, having transferred from a previous part-time course or full-time distance learning course which started before 1 August 2017

If you are a student continuing on a health care course that commenced prior to 1 August 2017 and have not changed your study pattern in any way, you are classed as a continuing student.

If you started a course prior to 1 August 2017 but have changed your study pattern in any way and are returning to a different programme, study year or any other form of variation to study, you will need to check with your university on your funding support entitlement.

If you are on a postgraduate pre-registration health care programme that starts between 1st August 2017 and 31st July 2018 there are transitional arrangements in place which will be covered in the New Student section of this guide.

It is therefore very important that you read the correct section of this guide to get the up-to-date funding arrangements for your particular cohort.
England - Funding for new students

All new nursing and midwifery undergraduate students in England who start or re-start their course after 1st August 2017 will be eligible to apply for funding through the Student Loans system. This applies to new students on pre-registration courses, those which lead to registration with one of the health professional regulators.

Students who already have a degree and are planning to undertake a nursing/midwifery as a second degree will now also have access to student loans through the student loans system.

This change applies only to new students.

New students are defined as starting a course:
- for the first time on 1 August 2017 or later
- on 1 August 2017 or later, having withdrawn from or abandoned a previous higher education course in the 2016/17 academic year or an earlier academic year
- on 1 August 2017 or later, as a full time student, having transferred from a previous part-time course or full-time distance learning course which started before 1 August 2017
Funding for new nursing students from August 2017

Deferment from previous years
Students who applied for a place on a course that started in 2016/17 but deferred to September 2017, will be affected by the new arrangements.

Students who started courses in 2016/17 and then had to defer for significant reasons, for example, maternity leave or illness, will continue under the current bursary system. It will be for the NHS Business Services Authority in agreement with the Department of Health and Health Education England to determine appropriateness for deferment. If you feel you would be eligible for funding through the old Bursary Scheme, speak to NHS Business Services Authority and provide them with supporting evidence as soon as possible.

Transitional arrangements for postgraduate and part-time students
Applications for the bursary element for postgraduate, as well as part-time students will need to be made through the NHS Business Services Authority.

Part-time students
The government will continue to provide a maintenance bursary for part-time courses for the duration of the course for a capped number of new students starting in 2017/18. Part-time students will have access to tuition fee loans through the standard student finance route.

Students who change from part-time to full time courses during their study will no longer be eligible to receive the NHS maintenance bursary from the date of the changes. Students will then need to apply to the Student Loans Company to receive support for living costs.

Online calculators
You can get a personalised estimate online by using the online student finance calculator. You’ll need to provide some information about yourself, your course and your household income. You can get estimates for up to five different universities, colleges or courses to let you compare costs and work out the best choice for you financially.

To use the calculator, go to

> www.gov.uk/student-finance-calculator

Repaying student loans
Repayment terms are the same as for other students who have taken out a student loan at university. Graduates become eligible to pay back their loans in the April after they graduate, and then they will have to pay back only 9% of their earnings over £21,000 a year. Any outstanding loans are written off after 30 years. For example, a newly qualified nurse or allied health professional earning £21,700 would pay back £5.25 per month.

Read more about repaying a student loan on GOV.UK. The Student Loans Company also has further information on loan repayments and the Funding Clinic has lots of information about student finance.

> https://studentfinance.campaign.gov.uk
Funding for new nursing students from August 2017

England: new students – support for students with child dependants

Childcare Grant
You can apply for this as part of your Student Loan Application. It helps with childcare costs if you have dependent children aged under 15 (or under 17 if they have special educational needs) in registered or approved childcare. Depending on your household income you can get 85% of childcare costs, up to a maximum of £159.59 a week for one child, or up to £273.60 a week for two or more children. You are not required to repay this grant unless you’re overpaid or leave your course early.

To find out more information on applying for a Childcare Grant, read ‘Extra help - Dependents’ Grants’ at

> www.thestudentroom.co.uk/studentfinance

Child Dependants Allowance
Students who meet the eligibility criteria and have eligible child dependants can apply for the Child Dependents Allowance of £1,000 per year for each year of study (pro rata if studying less than full-time). The payment is not related to the number of dependants.

The annual payment is to ensure students are able to continue to study and attend practice placements. The payment is not related to students incurring costs due to childcare arrangements, as these arrangements are covered by the Student Loan Childcare Grant – see above.

This allowance will be administered by the NHS Business Services Authority and details of how to apply will be available on-line shortly.

Parents’ Learning Allowance
It helps with course-related costs if you have dependent children. You can get up to £1,617 a year, depending on your household income. You do not have to pay it back unless you’re overpaid or leave your course early.

Severe hardship
There will be an Exceptional Support Fund of up to £3,000 available for eligible students facing severe hardship. The NHS Business Services Authority will be administering this scheme and further details will be available shortly.

This is in addition to sources of exceptional hardship funding support which students may be eligible for at their university of study.

England: new students – expenses for clinical placements

Travel and accommodation costs
Students who are on an eligible programme will be entitled to claim travel and accommodation expenses incurred over and above daily travel costs to university. The costs must be related to essential practice placements.

Those with dual accommodation can claim £55 per night for commercial accommodation, such as a hotel or bed and breakfast, and £25 per night for non-commercial accommodation, such as staying with friends or family.

Check with your Student Office or Placement Co-ordinator how travel expenses will be administered for your University as some schemes will be administered locally and others via the NHSBA.

> www.nhsbsa.nhs.uk/healthcare-students

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England: new students – additional sources of funding

Exceptional Support fund

There will be an Exceptional Support Fund of up to £3,000 available for eligible students facing severe hardship. The NHS Business Services Authority will be administering this scheme and further details will be available shortly.
Financial support

Eligible students who were accepted onto a course that started prior to 1st August 2017 will have their tuition fees met by the NHS. In addition you will receive a non means tested grant of £1,000.

Further support will then be governed by your personal situation. You will be able to apply for an additional means tested bursary and a reduced rate loan from Student Finance England.

To calculate your bursary entitlement please go to:

> [www.nhsbsa.nhs.uk/Students/3941.aspx](http://www.nhsbsa.nhs.uk/Students/3941.aspx)

Further information on applying for a loan can be found at:

> [www.studentfinanceengland.co.uk](http://www.studentfinanceengland.co.uk)
Support for children and dependants: continuing students

There are additional means tested payments that can be paid in addition to the main part of your bursary. These vary depending on your circumstances. A 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:

> contactcentreservices.nhsbsa.nhs.uk/selfnhsukob/AskUs_SB/template.do?name=What+is+meant+by+residual+income%3F&id=17673

Dependants’ allowance

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. For further information visit the NHS Business Services Authority Knowledge Base:

> contactcentreservices.nhsbsa.nhs.uk/selfnhsukob/AskUs_SB/template-group.do

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 provide copies of your children’s birth certificates with your first application.

Or to calculate your entitlement go to:

> www.nhsbsa.nhs.uk/Students/3941.aspx

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Support for children and dependants: continuing students

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 a responsibility for one or more children. You will firstly need to apply for dependents allowance for your child at which point you will be automatically assessed for the parent learner allowance.

Childcare Allowance
This allowance is available to students with dependent children aged 15 or under, (or 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 will receive will be dependent on your individual circumstance. To apply for Childcare Allowance please go to the following link:

> www.nhsbsa.nhs.uk/Students/3949.aspx

The childcare you use must be from a registered childcare provider.
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.

Fact sheets can be found on the NHSBA website giving further information.

Maternity, Paternity and Adoption Leave
If you are funded by the NHS in England or Wales and become pregnant, you can continue to get your bursary payments through a period of maternity leave or when adopting a child.

Contact the NHS Bursaries office in England or Wales for more information or refer to the following link:

> www.nus.org.uk/en/advice/money-and-funding

Fact sheets can be found on the NHSBA website giving further information.
Expenses for clinical placement: continuing students

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 termtime 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.

Travel and accommodation costs
Students who are on an eligible programme will be entitled to claim travel and accommodation expenses incurred over and above daily travel costs to university. The costs must be related to essential practice placements.

Those with dual accommodation can claim £55 per night for commercial accommodation, such as a hotel or bed and breakfast, and £25 per night for non-commercial accommodation, such as staying with friends or family.

Check with your Student Office or Placement Co-ordinator how travel expenses will be administered for your University as some schemes will be administered locally and others via the NHSBA.

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, as some universities administer their own.

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.

For more information on how to claim practice placement expenses please use the following link:

> contactcentreservices.nhsbsa.nhs.uk/selfnhsukokb/AskUs_SB/template.do?name=Who+can+apply+for+travel+and+accommodation+expenses%3F&i=17610

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Support for students with disabilities: continuing students

England: new students – expenses for students with disabilities

Disabled Students’ Allowances (DSAs)

DSAs help with the extra essential costs you might have as a direct result of your disability, including a long-term health condition, mental health condition or specific learning difficulty, such as dyslexia or dyspraxia. DSAs can help with the cost of having a person to support you (for the additional support you might need while studying), items of specialist equipment, travel and other study-related costs. It doesn’t depend on your household income. How much you’ll get depends on your individual needs. You do not have to pay it back unless you leave your course early.

For more information on applying for DSAs, read ‘Extra help - Disabled Students’ Allowances’, at: www.thestudentroom.co.uk/studentfinance

England: new students – additional sources of funding

Exceptional Support fund

There will be an Exceptional Support Fund of up to £3,000 available for eligible students facing severe hardship. The NHS Business Services Authority will be administering this scheme and further details will be available shortly.

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Funding calculator: continuing students

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

> [www.nhsbsa.nhs.uk/Students/3941.aspx](http://www.nhsbsa.nhs.uk/Students/3941.aspx)

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

> Support for children and dependants
The Discretionary Hardship Fund
This is an amount of money available to eligible students who are suffering financial hardship. The fund is cash limited and demand is high. A standard assessment procedure designated by your university is used which will calculate the level of support based on the gap between annual income and essential expenditure. Priority will be normally be given to the following target groups:
- disabled students (especially where the DSA is unable to meet particular costs)
- care leavers
- students who are estranged from their family
- students who are unable to work due to illness/disability.

You can use this fund to supplement your main source of funding. However, it cannot be relied upon as a sole or main source of financial support and is not intended to support your tuition fees.

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.

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 wayside 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 photocopy 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. Advice is mainly aimed at those with families, however the service will assist all students with an online search.
> www.family-action.org.uk/what-we-do/grants

■ Online Scholarship Search
Another web-based scholarship search for academic courses.
> www.scholarship-search.org.uk

Nursing charities
■ Cavell Nurses Trust
Formerly Nurse Aid, The Cavell Nurses Trust 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, it 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.cavellnursestrust.org

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

■ RCN Lamplight Support Services
This fund can make small, one-off grants to nursing students who are unable to attend their course due to illness. Or in situations where they are experiencing a dramatic and unexpected change in circumstances and have subsequently had their bursary suspended.
For further details about the type of assistance available call Lamplight Support Services on 0345 772 6200.

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

Benefit for students suspending or completing their studies
Wales: funding for nursing students

Funding of health care education programmes in Wales, September 2017 and Spring 2018

Unlike in England, where NHS bursaries covering tuition fees are no longer available, the Welsh Government has announced that those individuals who are prepared to commit to work in Wales for a specified period post-qualification (two years employment for a three-year programme) will be eligible to apply for an enhanced support package offered through the NHS Wales Bursary arrangements. This includes payment of tuition fees, access to non-repayable bursaries and access to student financing (loans) to assist with living costs.

This applies to eligible health care programmes in Wales commencing September 2017 and spring 2018.

Individuals who do not feel they can commit to this specified period of employment will not be eligible to receive the benefits of the NHS Wales Bursary scheme; however they will still be able to study in Wales and will be able to access the following support:

- Welsh domiciled students, who do not wish to commit to work in Wales on graduation, will have access to the standard student support package available from Student Finance Wales.

- Non-Welsh domiciled students, who do not wish to commit to work in Wales upon graduation, will still be able to study in Wales but will need to secure funding from an alternative source; this may include funding from the relevant funding body in their home country or self finance, etc.

The full announcement from the Cabinet Secretary can be found at the Welsh Government website. Non-compliance with the terms and conditions of the scheme may trigger repayment provisions. Students will need to make this decision in advance of commencing their studies and information packs are currently being developed to assist students in making their choices.

The full announcement from the Cabinet Secretary can be found at the Welsh Government website. Non-compliance with the terms and conditions of the scheme may trigger repayment provisions. Students will need to make this decision in advance of commencing their studies and information packs are currently being developed to assist students in making their choices.
Wales: funding for nursing students

Continuing students
If you are a continuing student on an NHS funded course you will be entitled to claim a non-means tested grant and in addition have access to a means tested bursary and a reduced rate maintenance loan from Student Finance Wales. Tuition fees will be paid by the NHS.

The (NHS) Wales Student Awards Unit provides NHS Bursaries to students in Wales. Further information can be found on their website at:

www.wales.nhs.uk

or you can call them on 029 2019 6167.

Current rates can be found at:

www.studentfinancewales.co.uk/undergraduate-students/new-students/what-financial-support-is-available/nhs-bursary.aspx#.WYh17NXZQbc

In addition to the above support you may be able to claim additional allowances through Student Finance Wales depending on your circumstances.

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 next page for further information.

Individuals who do not feel they can commit to this specified period of employment will not be eligible to receive the benefits of the NHS Wales Bursary Scheme; however they will still be able to study in Wales and will be able to access the following support:

- Welsh domiciled students, who do not wish to commit to work in Wales on graduation, will have access to the standard student support package available from Student Finance Wales.

- Non-Welsh domiciled students, who do not wish to commit to work in Wales on graduation, will still be able to study in Wales but will need to secure funding from alternative sources, this may include funding from the relevant funding body in their home country or self finance, etc.

The full announcement from the Cabinet Secretary can be found at:


Welsh Government website.

Non-compliance with the terms and conditions of the scheme may trigger repayment provisions.

Students will need to make this decision in advance of commencing their studies and information packs are currently being developed to assist students in making their choices.
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 inform the funding body of any change in your circumstances during the year as soon as they happen.

If you have other dependants not listed below, for example elderly parents, they should make a claim for the Department of Work and Pensions (DWP) benefits and tax credits in their own right.

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

> www.wales.nhs.uk

If you require further assistance, call RCN Direct on 0345 772 6100 and ask them to refer you to the RCN Welfare Service for further advice.

> www.rcn.org.uk/get-help/online-advice-form

**Dependants Allowance**

If you have children or are responsible for a dependent adult you may be entitled to apply for further grants from Student Finance Wales to assist you with the additional costs of meeting their needs. Grants are means tested and dependent on household income.

**Childcare Grant**

This allowance is available to students with dependent children aged 15 or under, (or 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 will receive will be dependent on your individual circumstance.

Care must be provided by a registered and approved child care service. You can apply for the grant before you know who your care provider will be during which time you will receive a capped rate of pay. You will need to inform SFW as soon as possible once you have the details of the provider so any grant can be adjusted accordingly.

Continued >
Statutory support for students with children and dependants

**Adult Dependents Allowance**
If you are financially responsible for an adult (partner or other adult) then you can apply for finance to help provide support to them. You cannot apply for an Adult Dependant Grant for grown up children. Grants will be means tested.

**Parent Learning 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 a responsibility for one or more children. You will firstly need to apply for dependents allowance for your child at which point you will be automatically assessed for the parent learner allowance.

**Disabled Students Allowance**
If you have a disability, long-term health condition, mental health condition or specified learning difficulty then you may be eligible for help toward extra costs that result from studying with a disability. Grants are non-means tested but must meet the criteria under the Equalities Act 2010. There are varying elements that can be awarded depending on need.

**Expenses**

**Travel Grant**
If as part of your course you are having to undertake a clinical placement you may be entitled to claim for the extra travel costs incurred in getting to and from the place where the clinical placement takes place. You cannot claim for travel costs to and from your regular place of study.

For further information on any of the additional support mentioned please go to:


**Maternity, Paternity and Adoption Leave**
If you are funded by the NHS in England or Wales and become pregnant, you can continue to get your bursary payments through a period of maternity leave or when adopting a child.

Contact the NHS Bursaries office in England or Wales for more information or refer to the following link:

Support for students with disabilities

Disabled Students’ Allowance (DSA)
If you have a disability, you may be eligible to claim for certain extra expenses.

Before Student Bursaries can pay this allowance, you will need to complete a Disabled Students application to provide 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 with them as early as you can. They will be able to advise you on getting the services of a non-medical helper and any 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 ensure you contact them as early as possible. 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

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Funding calculator

If you would like to find out what you might be entitled to please go to the following link where you can get a tailored estimate of the support you may be entitled to:

> www.studentfinancewales.co.uk/calculator.aspx#VnlJJaU1F0dU

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**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 wayside 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 photocopy 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. Advice is mainly aimed at those with families, however the service will assist all students with an online search.
  > www.family-action.org.uk/what-we-do/grants

- Online Scholarship Search
  Another web based scholarship search for academic courses.
  > www.scholarship-search.org.uk

Nursing charities
- Cavell Nurses Trust
  Formerly Nurse Aid, The Cavell Nurses Trust is a charity that can assist nurses 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, it 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.cavellnursestrust.org

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

- RCN Lamplight Support Services
  This fund can make small, one-off grants to nursing students who are unable to attend their course due to illness. Or in situations where they are experiencing a dramatic and unexpected change in circumstances and have subsequently had their bursary suspended.

  For further details about the type of assistance available call Lamplight Support Services on 0345 772 6200.

  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

Overview
There has been considerable debate both online and in the media about proposed changes to funding for students on NHS Funded courses. Scotland has reviewed its funding arrangements, but this review was not linked to the Government announcement, which at the time of writing applies only to NHS Funded students in England from 2017.

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.

The following information provides details of 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 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 challenges then contact SAAS to discuss your issues first:

> www.saas.gov.uk

If you find you cannot overcome these challenges, 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

Bursary
All eligible students can apply for a bursary. The bursary is not income assessed. The bursary rates for 2017-2018 are:

<table>
<thead>
<tr>
<th>Year or years of course</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1, 2 &amp; 3</td>
<td>£6,578</td>
</tr>
<tr>
<td>4</td>
<td>£4,934 (bursary is reduced to 75% in year 4)</td>
</tr>
</tbody>
</table>

Initial Expenses Allowance
We will pay you an extra £60 Initial Expenses Allowance in your first year of study. We will include this in the first instalment of your bursary.
Statutory funding for nursing students

Scotland
Eligibility will be assessed according to your history of study, the type of course you are applying for and residency. More information can be found here:

> [www.saas.gov.uk/full_time/nmsb/eligibility.htm](http://www.saas.gov.uk/full_time/nmsb/eligibility.htm)

Further to the initial bursary there may be additional allowances that you can claim depending on your personal circumstances.

Eligibility
To qualify for this funding, you will need to meet our eligibility criteria on courses, previous study and residence.

Courses
You must be taking a course in pre-registration nursing or midwifery leading to the award of a degree or Diploma in Higher Education in Scotland. If you wish to study one of these courses elsewhere in the UK, please visit:

> [http://www.saas.gov.uk/contact.htm](http://www.saas.gov.uk/contact.htm)

Previous study
If you have previously received UK or other EU public funds for one or more courses of higher education, you may still receive full support to study a nursing or midwifery course at undergraduate level. This does not apply if your previous course was in nursing or midwifery.

Residence
To meet our residence eligibility conditions, you must have been ‘ordinarily resident’ in the United Kingdom (UK), the Channel Islands or the Isle of Man for three years immediately before the relevant date (the first day of the first academic year of the course). You must also be ordinarily resident in Scotland on the relevant date. The relevant date will be 1 August for autumn start courses and 1 January if your course commences at the start of the year. ‘Ordinarily resident’ means that you, your parents or your husband, wife or civil partner live in a country year after year by choice. Living here totally or mainly for full-time education does not count as being ‘ordinarily resident’. If you are a non-EU national, you must also be settled in the UK (as set out in the Immigration Act 1971) on the relevant date. To find out more about getting settled status, please visit the:

> [www.ind.homeoffice.gov.uk](http://www.ind.homeoffice.gov.uk)

Home Office website or call their helpline on 0870 606 7766.
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.

If you have other dependants not listed below, for example elderly parents, they should make a claim for the Department of Work and Pensions (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, contact your university welfare officer or RCN Member Support Services: 0345 408 4391.

For information on current allowances go to:
> [www.saas.gov.uk/full_time/nmsb/funding_available.htm](http://www.saas.gov.uk/full_time/nmsb/funding_available.htm)

**Dependants’ Allowance**
You may be entitled to an allowance for your husband, wife, civil partner, partner or child, if you have a financial and legal responsibility for them. You can also claim this grant for any other adult dependant or children you act as a carer for. You must tell us if the other parent is receiving student support as you can only claim one allowance for each child. The amounts you can claim are:

<table>
<thead>
<tr>
<th>Allowance type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband, wife, civil partner or partner or any other adult you act as a carer for</td>
<td>£3,640</td>
</tr>
<tr>
<td>First child (including any child you act as a carer for), providing you are not already receiving an allowance for an adult.</td>
<td>£3,640</td>
</tr>
<tr>
<td>All other children (including any children you act as a carer for).</td>
<td>£557</td>
</tr>
</tbody>
</table>

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

You may be entitled to an extra allowance of £2,303 a year if you are single and bringing up children on your own. You must send us written evidence when you apply to prove you are a single parent. This could be:

- a copy of your tax credit award,
- evidence from the Department for Work and Pensions to show you receive benefit as a single parent,
- a letter from a professional person who knows your personal circumstances. This must be on company headed paper. A professional person can include a doctor, lawyer, teacher, police officer or minister of religion.

Continued >
Statutory support for students with children and dependants

Childcare allowance for parents
You can claim this if you have to pay for the cost of registered or formal childcare. You can receive up to £2,466 in each year of your course. Formal childcare includes childminders, after school clubs and providers of day care education. Do not apply for this if someone else is paying your full childcare costs.

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.

Taking time out for childbirth
A maternity allowance is available if a student wishes to withdraw from their 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 Higher Education Institution (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 (SAAS) of the agreed maternity leave 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.

There are no arrangements in place regarding paternity or taking leave for adoption. However, you may be able to look at claiming other allowances such as dependents allowance.

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

> www.saas.gov.uk/forms_and_guides/index.htm
Clinical placement expenses

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

Your nursing and midwifery bursary includes £5 for travel for each day of your course. You can therefore only claim for placement travel which costs more than £5 a day, using the cheapest ticket possible. You cannot claim for normal daily travel to and from your university or for normal day to day living expenses.

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 the 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

Mileage claims for travel by car in the following exceptional circumstances.

- If there is no public transport available to get you to and from your placement;
- If you are on a community placement and have used your car for patient visits following agreement from your University;
- If you are claiming a small amount of mileage in order to reach nearby public transport. If you expect your travel costs to be more than £30 each day, you should stay in local accommodation wherever possible.

When claiming for patient visits you must include details of your community visit route in the “journey, provider and ticket type details” ie in the case of rural areas include the villages/towns visited or in city areas include post codes. If you wish to use private transport for your own convenience, you can, but you can only claim the cheapest cost of travel by public transport. When using public transport, you must purchase the cheapest suitable ticket, for example, student tickets and weekly/monthly passes. If you claim more than the cheapest fare, we will restrict your claim where appropriate. We only require to see receipts for flight and ferry travel costs. However you should keep your receipts for other travel methods as evidence in the event of a dispute over the actual ticket cost.

> www.saas.gov.uk

Accommodation

You can claim for accommodation costs if you have to live away from home or a term-time address whilst on placement. You must only claim the cheapest accommodation available to you. If you incur costs while staying with family and friends, will pay up to a maximum of £15 each night. In all cases, you must send receipts for the accommodation.

Please note: You can only claim travel from your home/term-time address to your placement accommodation. Will not pay travel costs between your placement accommodation and placement address. You should therefore seek accommodation as close as possible to your placement address.

> www.saas.gov.uk/full_time/nmsb/funding_available.htm
Support for students with disabilities

Disabled Students’ Allowance (DSA)
If you have a disability, you may be eligible to claim for certain extra.

The DSA is considered under three separate areas:
- the Basic Allowance - for consumable items
- the Large Item Allowance
- non-Medical Personal Help.

If you also incur extra travel costs due to your disability then you may also qualify to claim travel expenses.

Before SAAS can pay this allowance, you will need to complete a DSA application form to give them more information. Students are often referred to an assessment centre for specialist advice on the equipment that may be required. 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.

For further information visit the Student Awards Agency Scotland website:
> [www.saas.gov.uk/full_time/nmsb/funding_available.htm](http://www.saas.gov.uk/full_time/nmsb/funding_available.htm)

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.
Funding calculator

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

All information in this section can be found on the following link along with a comprehensive student funding guide:

> www.saas.gov.uk/full_time/nmsb/funding_available.htm
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.

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.

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

**Educational Grants Advisory Service**
Help students identify sources of funding. Advice is mainly aimed at those with families, however the service will assist all students with an online search.

> [www.family-action.org.uk/what-we-do/grants](http://www.family-action.org.uk/what-we-do/grants)

**Students Award Agency for Scotland**
Useful online non-statutory funding help for Scottish students.

> [www.saas.gov.uk](http://www.saas.gov.uk)

**Cavell Nurses Trust**
Formerly Nurseaid, The Cavell Nurses Trust is a charity that can assist nurses (including some nursing students) if they face unforeseen financial hardship. This is not available to students who have a regular monthly shortfall after receiving bursary payments, it 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.cavellnursestrust.org](http://www.cavellnursestrust.org)

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

**RCN Lamplight Support Services**
This fund may be able can make small, one-off grants to nursing students who are unable to attend their course due to illness. Or in situations where they are experiencing a dramatic and unexpected change in circumstances have subsequently had their bursary suspended. For further details about the type of assistance available call Lamplight Support Services on 0345 772 6200.

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

**Bursary and funding**

- Scotland
  - 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 funding for nursing students

The Bursary Administration Unit administers nursing and midwifery bursaries and on-course expenses to commissioned pre-registration students studying at Queens University, Belfast and University of Ulster, Londonderry.

Information pertaining to bursaries for nursing students in Northern Ireland can be found here:

> [www.nidirect.gov.uk/articles/health-professional-courses](http://www.nidirect.gov.uk/articles/health-professional-courses)

However, we would recommend contacting the Student Bursary Manager directly to talk through possible funding entitlement. Funding can be complex and the type of package and amount of support available to you can be governed by several factors.

To contact the Student Bursary Manager, please call: 028 9536 3988 (10am-12noon and 2-4pm)

The following information outlines possible allowances that could you could be eligible for dependant on your circumstances.

Continued >
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 the Department of Work and Pensions (DWP) benefits and tax credits in their own right.

If you need help with any aspect of applying for dependants allowance, contact Student Finance Northern Ireland on: 0300 100 0077.

If you require further assistance, contact your university welfare officer or RCN Direct on 0345 772 6100.

Adult Dependents’ Grant
You can only apply for Adult Dependents’ Grant if you have a partner or another adult who is financially dependent on you.

Special Support Grant
You may be eligible for Special Support Grant if:

- you’re a lone parent who is responsible for a child or a young person aged under 20 who is a member of your household, and is in full-time education
- you’re a lone foster parent of a child or young person aged under 20 who is in full-time education below higher education level or on an approved training course
- your partner is also a full-time student and one or both of you are responsible for a child or young person aged under 20 who is in full-time non-advanced education
- you have a disability and qualify for a Disability Premium or Severe Disability Premium
- you have been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than eight weeks count as one continuous period)
- you’re deaf and qualify for Disabled Students’ Allowances
- you’re waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year
- you’re entitled to Personal Independence Payment, Armed Forces Independence Payment or Disability Living Allowance
- you have a disability and qualify for income related Employment Support Allowance.
Statutory support for students with children and dependants

Childcare Grant
Dependency allowances – you may be eligible to claim this allowance for a partner, other adult or children who are financially dependent on you; this allowance is means-tested and you will be required to provide documentary evidence to support your claim.

In addition, if you are eligible for these you may be entitled to a Parents Learning Allowance and/or Childcare Allowance.

Contact Information
For further information or any queries on the HSC nursing and midwifery bursary contact:
Student Bursary Manager,
Bursary Administration Unit,
Business Services Organisation2,
Franklin Street,
Belfast,
BT2 8DQ.

Tel: 028 9536 3988
Email: studentnurse.bursaries@hscni.net

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 Higher Education Institution (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 due date. 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

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

Travel Grant
If you have to attend a clinical placement as part of a medical or dentistry course then you may be eligible to apply for a grant towards the cost of extra travel incurred. However if you have already claimed non-income assessed support then you may not be eligible to apply.

The grant would be means tested and would go towards covering the cost of travelling to and from the place in the UK or Republic of Ireland that the training takes place or the country you have to go to if you are studying abroad.

For further information please contact Student Finance Northern Ireland on 0300 100 0077.
Or visit

> http://www.studentfinanceni.co.uk/portal/page?_pageid=54,12664718&_dad=portal&_schema=PORTAL
> for 2016/17 academic year or

> http://www.studentfinanceni.co.uk/portal/page?_pageid=54,1266398&_dad=portal&_schema=PORTAL
> for the 2017/18 academic year.
Support for students with disabilities

Disabled Students’ Allowance (DSA)
If you have a disability, mental health condition or a specific learning difficulty then you may be able to access the Disabled Students, Allowance. Its aim is to provide extra income to allow you to access educational courses you would not have otherwise been able to attend.

There are three areas under which you can claim:

- non-helper medical allowance
- specialist equipment allowance
- other disability-related expenditure allowance.

For further information about eligibility, please visit https://www.gov.uk/disabled-students-allowances-dsas/eligibility

Disability related travel
For up to date information on rates and information on how to apply please contact Student Finance Norther Ireland on: 02895 363988 or email: studentnursebursaries@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; however, they 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 any other assistance you may need during your course.

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The Student Money Guide
making your money go further
**Funding calculator**

The Student Finance Northern Ireland website does have a general student funding calculator that advises that it can give a tailored estimate or funding available.

However due to the complexity of what may be available to you may wish to talk directly to them on 028 95 363 818. Opening hours: 10am-12noon and 2pm-4pm.

www.studentfinanceni.co.uk/portal/page?_pageid=54,5000288&_dad=portal&_schema=PORTAL
Additional sources of funding

Support Funds (Northern Ireland)
The Support Funds are available to eligible UK students studying at Northern Ireland 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 fulfil 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 holiday 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 wayside 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 photocopy 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. Advice is mainly aimed at those with families, however the service will assist all students with an online search.
  > [www.family-action.org.uk/what-we-do/grants](http://www.family-action.org.uk/what-we-do/grants)

- Online Scholarship Search
  Another web-based scholarship search for academic courses.
  > [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

Nursing charities
- Cavell Nurses Trust
  Formerly Nurse Aid, The Cavell Nurses Trust 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, it 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.cavellnursestrust.org](http://www.cavellnursestrust.org)

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

- RCN Lamplight Support Services
  This fund may be able can make small, one-off grants to nursing students who are unable to attend their course due to illness. Or in situations where they are experiencing a dramatic and unexpected change in circumstances have subsequently had their bursary suspended. For further details about the type of assistance available call Lamplight Support Services on 0345 772 6200.

  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](http://www.cavellnursestrust.org)
The Student Money Guide

making your money go further

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 ongoing 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 will impact on students claiming benefits, but we will update the site as soon as we have more detailed information.

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 £390 (at time of writing) is deducted
  - a fixed amount of £303 (at time of writing) 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.

For further advice about your possible benefit entitlement we would firstly suggest that you contact your university Welfare Adviser. If you then require further assistance, contact 0345 772 6200.

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 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
Income Support is currently only available to single parents with a child under the age of five or, a lone foster parent of a child under 16 (or age 7 in Northern Ireland).

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 postgraduate qualification.

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.

Continued >
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.

You can also apply for Working Tax Credit if you and your partner both work and are responsible for at least one child. To qualify to make an application you will need to be in work at least 24 hours a week, with one of you working at least 16 hours a week.

There are certain exceptions to this 24 hour rule if your partner is incapacitated, in prison, in hospital or entitled to carer’s allowance. In that situation you will qualify for Working Tax Credit by working at least 16 hours a week.

Any time spent working which is part of your studies will not count as remunerative work.

**Note:** Universal Credit has already been rolled out in some areas within 2017, with a view to replace Tax Credits by 2019.

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 online calculations:
> [www.gov.uk/tax-credits-calculator](http://www.gov.uk/tax-credits-calculator)

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 exempt.

Note: Universal Credit has already been rolled out in some areas within 2017, with a view to replace Tax Credits by 2019.
Benefits for students with children or dependants

Housing Benefit
As a parent, you can make a claim for 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 for 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, even during holidays. This includes individual study for coursework 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 in the first instance. If you then feel you need further advice contact RCN Direct on 0345 772 6200.

Employment and Support Allowance (ESA)
There is an income-related and contributory allowance, of which 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 contributory ESA if they have paid sufficient National Insurance contributions.

Entitlement to contributory ESA is limited to one year for those claimants in the Work Related Activity Group.

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 subject to a waiting period.
Benefits for students with long-term illness or disabilities

ESA 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 (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.

Personal Independence Payment (PIP)

Personal Independence Payment, or PIP as it is more commonly known, was introduced in April 2013 to replace Disability Living Allowance for those aged 16-64. The benefit provides an extra income to assist in meeting some of the extra costs of living with a disability or long-term health condition.

It has two components:
- the mobility component – this assesses your ability in getting around
- the daily living component – this looks at your ability to carry out activity in everyday life.

PIP is paid at two rates, the standard rate and the enhanced 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 PIP.

PIP is not taken into account when calculating means tested benefit. PIP is paid on top of these benefits 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.

PIP 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.

For further information go to:
- www.gov.uk/pip

Disability Living Allowance - under 16 years of age

Disability Living Allowance is still payable to children under the age of 16 if the child has a disability and as a result has needs over and above that of a normal child.
Benefits for students with long-term illness or disabilities

Carer’s Allowance is paid to carers of disabled people receiving Attendance Allowance, Personal Independence Payment (Daily Living Component) and 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.

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.

If you are a disabled student, you may be able to claim if you receive any part of DLA or PIP or you’ve had limited capability for work acknowledged for the last 28 weeks (you don’t have to be receiving ESA to qualify). You may also be able to claim Housing Benefit if you’re registered blind, or receive Disabled Students’ Allowances because you’re deaf.

Housing Benefit can be paid towards the cost of living in halls provided by your university or college, as well as if you live in private rented accommodation. You may also be entitled to help towards the cost of an extra bedroom if you need an overnight carer. Contact your local authority for details.

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.

The second contribution condition is that you must either have paid or been credited with contributions for the last two 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, Personal Independence Payment (Daily Living Component) and 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).

This is because the rules allow full time students to claim JSA benefit if they are waiting to go back on a course, having taken approved time out because of an illness or caring responsibility and this has now come to an end.

You can make a claim for Job Seeker’s Allowance by calling the Job Centre Plus on 0800 055 6688; and they will arrange a job seekers interview for you. You will need to show that you are actively seeking and available for work.

When you are applying for JSA you should also ask for a HBCT1 form for Housing Benefit.

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.

Benefits for students with children or 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.
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 country in which you study.

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 have simply not been able to keep up with this rise.

Some possible advantages of student accommodation:
- often all inclusive of utility bills and internet access
- sharing with lots of other students
- social facilities onsite; often including a gym
- usually easier to resolve landlord issues
- safety – security onsite 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.

Student accommodation
Student accommodation can look and operate very differently depending on the provider. Some are provided by the university, others are specially built blocks provided by private companies which house thousands 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.
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, known 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.
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 properties.

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, search online 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 checklist 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.

> 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 and giving your landlord the right to enter your home to carry out the necessary repairs. Your landlord would usually need to give you 24 hours before visiting.

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.

Continued >
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 including, basins,
  sinks, toilets, baths and drains are kept in proper working order
- repair obligations extend to tenancies that started on or after
  15 January 1989 to the common parts of the building eg, 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
co-operate 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 if 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. Alternatively, an EHO can undertake emergency works
themselves and recover the money from the landlord dependant on how
serious they believe the problem is.

Continued >
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 on 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
> www.england.shelter.org.uk

Wales
> www.sheltercymru.org.uk

Scotland
> www.scotland.shelter.org.uk

Northern Ireland
> www.shelterni.org

Being a responsible neighbour

The NUS has worked hard to try and rebuild the reputation of students living in the community, who often have a bad reputation for loud parties and disturbing their neighbours.

The NUS has 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.

Continued >
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 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.

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.
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 has made its 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 has made its 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 is 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 are 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. The RCN offers advice to members for issues with landlords and can support with court hearings or issues.
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
Financial peace of mind.
Make it happen.

You work hard for your money but is your money working hard for you? The sooner you take action, the more likely you are to achieve your financial goals.

Help is at hand. As the RCN’s preferred provider of personal financial advice, we provide practical, affordable advice that is specific to you and could help you secure your financial future.

Book your complimentary, no obligation appointment now. Call 08000 85 85 90 or email appointments@lighthousefa.co.uk.

Making your money work harder
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.

- [www.moneysavingexpert.com](http://www.moneysavingexpert.com)
- Or for a bit of fun, try [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...

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.

**Continued**
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 choose 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’s RCNXtra scheme 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.

Remember that you have to submit a new 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. How much Income Tax you pay in each tax year depends on: how much of your income is above your personal allowance and how much of this falls within each tax band.

For further information go to:

> [www.gov.uk/income-tax-rates](http://www.gov.uk/income-tax-rates)

Check your payslips and if you are paying tax, you may be entitled to a refund. Visit the National Insurance pages for more information.

> [www.gov.uk/check-national-insurance-record](http://www.gov.uk/check-national-insurance-record)

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 if you earn above a certain rate. For current rates follow this link:


Many students will not have to pay NICs.

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.
Money saving

Benefits, Tax Credits and Universal Credit
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
While 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 online 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 and e-library in Europe. Services include:

- access to around 30,000 e-books, e-journals and articles available 24 hours a day via the library website
- subject guides for assignments and dissertations
- drop-in sessions with an information professional
- access to databases, including CINAHL, the British Nursing Index and Internurse
- advice with information searches and creating a bibliography, either in person or via email, webchat or telephone
- online exhibitions and podcasts
- Access an e-book, borrow in person or request a postal loan.
  Reserve any item on loan.
- photocopying facilities, printing and free internet.

With access to around 60,000 books, visit one of our libraries located in London, Belfast, Edinburgh and Cardiff to borrow books or to study and take advantage of the free internet access.

There are also discussion areas, where you can hold meetings with fellow students.

You don’t need to subscribe or buy a journal

Instead gain access to over a thousand e-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. Popular journals include the British Journal of Nursing and the British Journal of Healthcare Assistants.

Free training

Take advantage of free training offered by the RCN Library and Information Services. Learn how to source texts, journals and articles using databases, which are all compatible with your university referencing software.

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 call 0345 337 3368.
RCNXtra

RCNXtra, our online benefits scheme, can help you save money on every day essentials such as your groceries and utilities bills as well as study aids such as laptops and tablets.

Take advantage of exclusive promotions and discounted prices at over 3,000 of the UK’s top retailers including Apple, Sainsbury’s, Argos and House of Fraser. Whether you’re looking for a new laptop, tablet or toaster we’ve got it covered.

- You can receive up to 30% off HP laptops and 40% Norton Premium Security software.
- Save 8% at Argos with a reloadable shopping card.
- Enjoy 55% off trips to the cinema with Vue, Cineworld, Odeon and Showcase.

You can also collect loyalty points as you shop and redeem these on future purchases.

Don’t keep these great deals you yourself! You can invite your friends and family to join the scheme too.

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 RCNXtra. You could save up to £166 and earn 2,000 WOWPoints with First Utility. We also have fantastic offers on glasses and contact lenses, mobile phones, broadband and home and car insurance.

In addition, you can earn 5% cash back at Sainsbury’s when using our shopping cards.

Days out for less

With all that studying, you need to reward yourself with some time off every now and then. RCNXtra provides discounts on package holidays, hotels, car hire and restaurants and reduced rate passes for theme parks.

> www.rcn.org.uk/xtra

* Information correct at time of print.
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 you seek help.

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

> England
> Wales
> Scotland
> Northern Ireland

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 its funding. So most universities will have welfare advisers onsite 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 RCN Direct and ask for a referral through to the RCN Welfare Service, who will offer advice on dealing with your creditors and can assist you to find a suitable debt management solution that can help you to quickly bring your situation back under control.

RCN Direct - 0345 772 6200

Authorised and regulated by the Financial Conduct Authority for consumer credit regulated activities.

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.
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

> Budgeting on a student income

A debt problem can be defined as a situation where you are unable to meet your monthly credit commitments, such as minimum credit card payments and 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 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 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 your 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 a suitable option for tackling the situation option.

The Student Money Guide
making your money go further
The Student *Money Guide*
making your money go further

top tips

Top ten money saving tips
Top ten money saving tips

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

1. Go to sites such as freecycle.org for free furniture, kitchenware and bicycles.
2. 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.
3. 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.
4. Use the RCN Library or online materials instead of buying textbooks. Or if you do buy them, look on the RCN Student Facebook page, try advertising on university notice boards to buy second hand copies (making sure they are the edition that you need). Also, have a look at www.abebooks.co.uk, which offers cash back from Quidco.
5. Budget! Split your bursary and/or student loan over 42 weeks then live off that weekly - if I didn’t have enough in the budget that week for whatever item/ occasion I didn’t buy it or attend. I then used my student loan as a side account where I would pay for travel and accommodation for placements.
6. Develop a good relationship with your bank. Have a sit down meeting and they will go through all the options and accounts which will save you most money and give you the best interest rates. If you need a larger planned overdraft - just ask but make sure you do your best to stay within it. Not only will this help you through uni but you will come out the other side with an excellent credit score.
7. Share lifts to placement and to food shops with your fellow students, claim fuel reimbursement if you drive further to placement than to uni (its offered you might as well make the most to top up your money). Budget weekly allowances to prevent lack of funds at the end of the month and save before going to uni if possible. Get an NUS card and check for discounts everywhere and anywhere and sign up to a cash back website for buying things offline.
8. Make batches of food for when on long days at placement…lasagne is a good one, divide it up into portions and freeze, then take out the freezer the night before and reheat when at work…saves spending money on lunch. Check out your local discount warehouses. You may have to check the best before dates on foods but for basics, cleaning products, toilet rolls, wash powder - it’s well worth it.
9. I cycle to uni and placement as my uni and hospital have secure bike lock areas. No petrol money and parking charges, no bus fares or waiting in the rain or risk of being late and at least £60 a month better off. Ok so the initial spend bike, helmet, lights, lock add up but second hand bikes can be a good purchase and it all counts as exercise.
10. 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).
# Viewing checklist:
Use when first viewing a property

## Viewing details

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## 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?**
  - Per week? [ ]
  - Per month? [ ]
- **Who pays the water rates?**
  - Meter? [ ]
  - Pay per usage? [ ]

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?**
- **Does the property have an NICEIC certificate?**
- **Is there a fire blanket?**

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.

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

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

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<td>What are the average bills?</td>
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<td>What furnishings and appliances come with the property?</td>
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### 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.

## 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 online 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