

# MONEY MATTERS

Welcome Week 2023

# What does Student Funding Support do?

## Government Support



## Warwick Bursaries

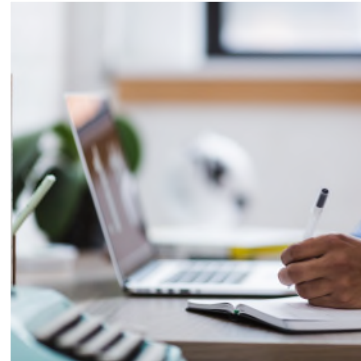


**WARWICK**  
THE UNIVERSITY OF WARWICK

## Hardship Funding



## Budgeting



# Managing Money

**Saving  
Money**



**Making  
Money**

# Managing Money

## Living Costs



Groceries: £119



Socialising (inc. eating out): £88



Holidays & Events: £52



Transport: £48



Clothes & Shopping:  
£44



Phone: £8



Health & Wellbeing:  
£13



Laundry: £5.50 per  
wash

# Managing Money

## How to Budget

Paper

- Make your own in a blank notebook
- Buy a dedicated Budget Planner notebook

App

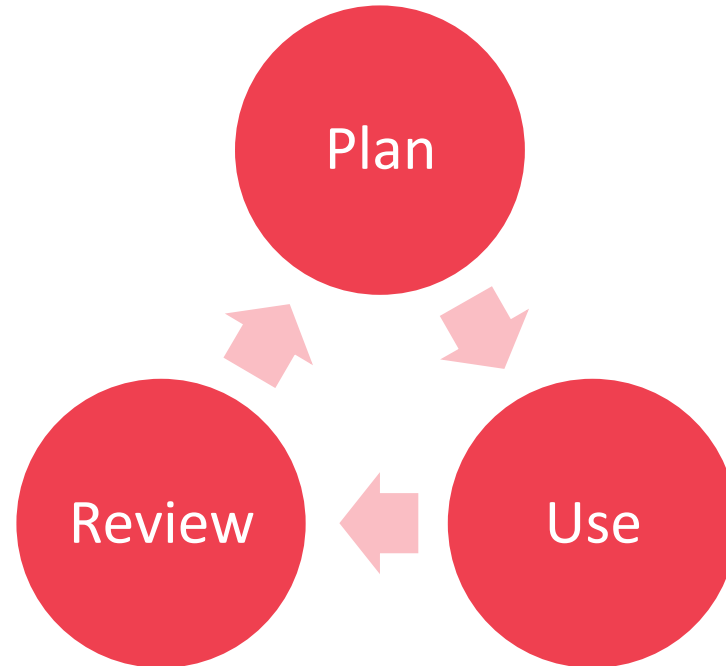
- May be included with your banking apps
- [Blackbullion](#)

Computer

- [Money Saving Expert Spreadsheet](#)
- Make your own!

# Managing Money

## Budget Cycle



# Managing Money

## Banking

- No banks on campus – closest banks would be Coventry City Centre or Leamington
- [Guide to opening a UK bank account](#) on the International Students pages of the website
- Consider opening two accounts!
- [Save the Student – Best app-based accounts](#)



# Managing Money

**Saving  
Money**



**Making  
Money**



# Making Money

## Part-Time Work

Click on the boxes below to visit the various web pages

62% of university  
students have a part-time  
job

[Part-time work  
opportunities at Warwick](#)

[Things to consider if you  
have a job](#)

# Making Money

## Over to our Student Money Assistants.... Part-Time Work

### Finding Work:

- Unitemps
- Student Union
- Student Ambassadors
- Transfer from home job
- Vacation contracts
- Zero-hour contracts
- Think outside the box (e.g., brand ambassador, tutoring)

### Fitting Work Around Studies:

- Find flexible opportunities
- Weekend work

### Top Tip:

Register yourself for job sites such as Unitemps as soon as possible to get a head start!

# Making Money

## Topping up your income

Click on the icons and box below to visit the various web pages



Save the Student – Make Money

# Managing Money

**Saving  
Money**



**Making  
Money**

# Saving Money

## What's your Money Personality?

1. Read the statements and tick the statements that reflect your spending habits
2. Be honest!
3. Add up how many of each letter you've ticked
4. Do you have a Flash, Fame, Focused or Free Spirit money personality?



# Saving Money

**Discount Cards** Click on the icons below to visit the various web pages

**UNiDAYS**

**UniDays**

Download the app  
for free to get  
discounts online  
and in stores

**TOTUM**

**TOTUM (Free)**

Discounts from over  
350 brands

**TOTUM Student+**

£24.99 (3 years)  
Free Tastecard  
12-month ISiC digital  
Exclusive Offers

**StudentBeans**

**Student Beans**

Register with your  
student email to get  
access to discount  
codes.

(Free Sausage Roll at  
Greggs!)

# Saving Money

## Loyalty Cards

Click on the icons below to visit the various web pages



### Tesco Clubcard

- Discounts in store
- Collect points
- Use for shopping or days out!



### Boots Advantage

- 10% student discount
- Collect points
- Discounted prices



### Café Nero

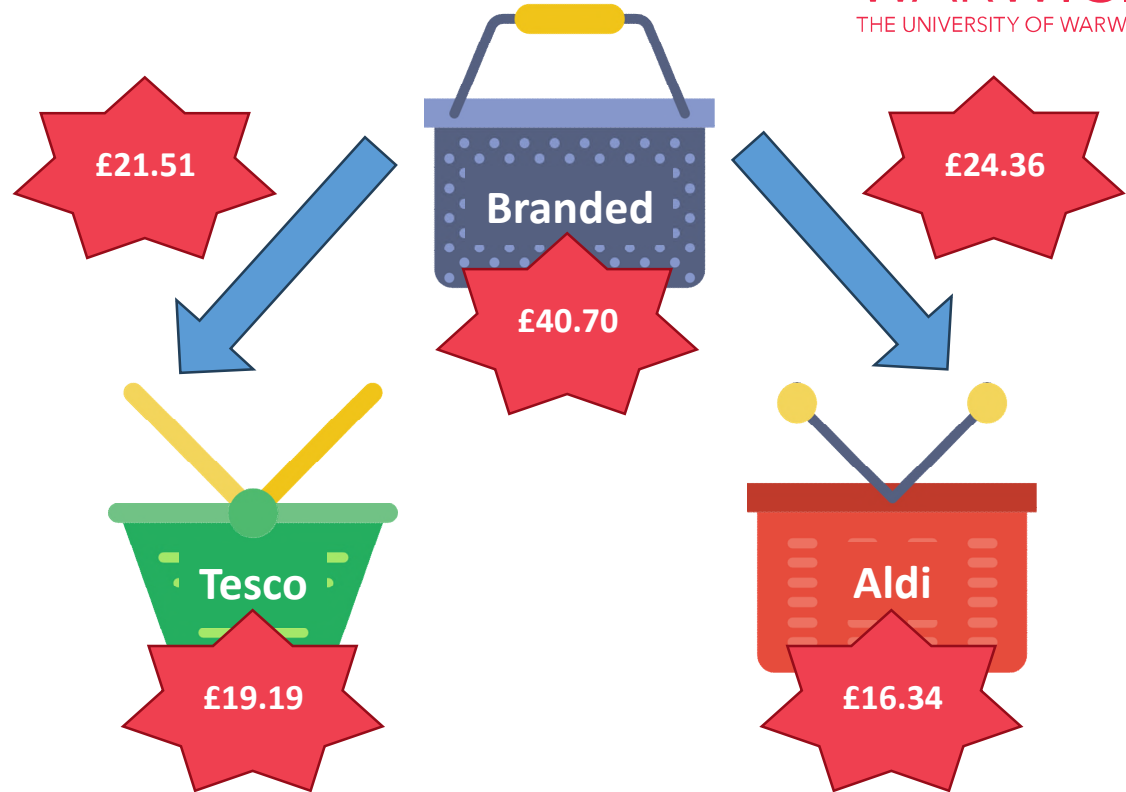
Download the app and verify your student email address to get a 15% discount off Barista drinks

# Saving Money

## Branded vs Non-Branded

### Grocery List

- |     |                     |                                     |
|-----|---------------------|-------------------------------------|
| 1.  | Fajita Kit          | <input checked="" type="checkbox"/> |
| 2.  | Chocolate Spread    | <input type="checkbox"/>            |
| 3.  | Pasta Sauce         | <input type="checkbox"/>            |
| 4.  | Olive Oil           | <input type="checkbox"/>            |
| 5.  | Long Grain Rice     | <input type="checkbox"/>            |
| 6.  | Strawberry Jam      | <input type="checkbox"/>            |
| 7.  | Chopped Tomatoes    | <input type="checkbox"/>            |
| 8.  | Ready Salted Crisps | <input type="checkbox"/>            |
| 9.  | Penne Pasta         | <input type="checkbox"/>            |
| 10. | Caramel Wafer       | <input type="checkbox"/>            |
| 11. | Beef Ravioli        | <input type="checkbox"/>            |
| 12. | Baked Beans         | <input type="checkbox"/>            |
| 13. | Body Spray          | <input type="checkbox"/>            |
| 14. | Toothpaste          | <input type="checkbox"/>            |
| 15. | Shower Gel          | <input type="checkbox"/>            |



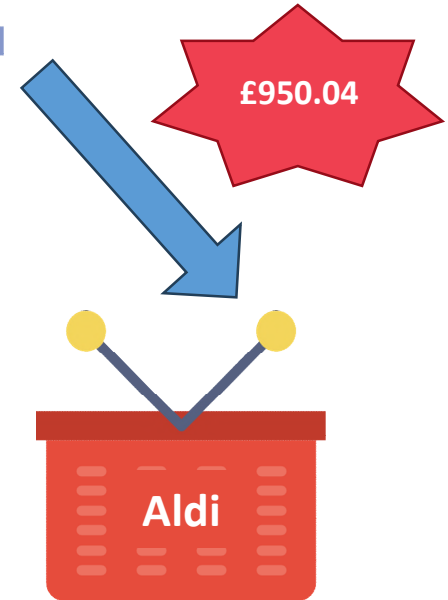


# Saving Money

## Branded vs Non-Branded

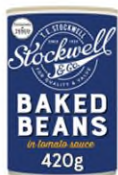
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# Saving Money

## How to compare prices



Stockwell & Co Baked Beans In Tomato Sauce 420G

[Write a review >](#)

[Rest of shelf >](#)



Aldi Price Match

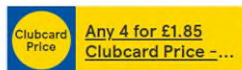
£0.28 £0.67/kg



Tesco Baked Beans In Tomato Sauce 420G

[Write a review >](#)

[Rest of shelf >](#)



Offer valid for delivery from 05/09/2023 until 05/09/2023

£0.50 £1.19/kg



Heinz Baked Beans In Tomato Sauce 415G

[Write a review >](#)

[Rest of shelf >](#)

£1.40 £3.37/kg



Heinz Baked Beans In Tomato Sauce 6 X 415G

[Write a review >](#)

[Rest of shelf >](#)

£5.50 £2.21/kg

# Saving Money

How to compare prices Click on the boxes below to visit the web pages



500g

Napolina Fusilli

★★★★★ (11)

Great offers

~~£1.50~~ **£1.00**  
(£2.00/kg)



1kg

ASDA Fusilli

★★★★★ (46)

Price Locked

**£1.40**  
(14.0p/100g)



3kg

ASDA Fusilli

★★★★★ (50+)

**£4.00**  
(£1.33/kg)



Tesco White Batch Rolls 6 Pack

Write a review >

Rest of shelf >



Aldi Price Match

**£0.55** £0.09/each



Warburtons 6 Sliced Sandwich Rolls

Write a review >

Rest of shelf >

**£1.20** £0.20/each

Best before date vs Use by date

Unit Pricing Guide

# Saving Money

Over to our Student Money Assistants.... Top Tips!

## Tips for now...



Set out a realistic and achievable budget



Open a secondary bank account



Look out for money-saving apps such as Olio and Too Good to Go



Look out for hints, tips and money-saving information in Warwick Newsletters

## Tips for later...



Research your property thoroughly



Get your property contract checked by the SU



Take pictures of your property before and after



Plan for paying your bills

# Where to go for help

## Student Funding Support

### How we can help:

- Emergency Loans
- Hardship Funds
- Warwick Bursaries

### Contact us!

**Monday-Thursday:** 8.30am – 5.00pm

**Friday:** 8.30am – 4.00pm

**Tel:** 024 7615 0096

**Email:** [studentfunding@warwick.ac.uk](mailto:studentfunding@warwick.ac.uk)

**Drop in and see us!**

**Wellbeing Reception  
Senate House**

**Monday – Friday  
10am – 3pm**

# Where to go for help

## Wellbeing and Student Support

### How they can help:

- **Wellbeing Support Team** – practical advice and emotional support
- **Disability Team** – offers support to manage the impact of a disability
- **Counselling and Psychotherapy Services (CAPS)** – a range of therapeutic interventions for students experiencing emotional or psychological issues

### Contact Wellbeing and Student Support!

**Monday-Thursday:** 8.30am – 5.00pm

**Friday:** 8.30am – 4.00pm

**Tel:** 024 7657 5570

**Make an appointment through the [Wellbeing Portal](#)**

## Drop in and see them!

**Wellbeing Reception  
Senate House**

**Brief Consultations  
Monday – Friday  
10am – 3pm**

# Where to go for help

## Student Union Advice Centre

### How they can help:

Confidential and impartial advice on:

- Academic issues
- Housing
- Money
- Health and Wellbeing

### Money Related Support

- Liaising with SFE
- Debt Advice
- Benefit Check
- Rent Contract Check
- Food Bank Vouchers

Submit an  
enquiry

Book a face-to-  
face appointment

# Where to go for help

## External Organisations

Click on the boxes below to visit the various web pages

[Save the Student](#)

[Money Saving Expert](#)

[Citizens Advice](#)

[Money Helper](#)





**Quiz Time!**

**Questions?**