



## Focus on Finance Short Films

**Created by:** Go Higher West Yorkshire/ Limehouse Films

### Aims and Objectives

These films have been designed to inform young people and their influencers about budgeting and student finance in an informal manner directly from current students themselves. The students are studying across our 12 partners. There are 12 <1min clips which have two or three students answering one question and three longer 'group chat' clips where students have more of a discussion.

The students were not given a script or told what to say- these are their personal opinions. Please look at the information below to support each clip and prompt discussion with your young people. You may need to clarify some facts to your audience after watching the clips, therefore it is suggested they are shared in context, for example Film 5 with information about repaying your student loan.

The films can be shared in assemblies, in a classroom setting, on a school website or social media account or on screens around school (they are subtitled). They could also be shown at a parents' information evening or careers event.

### Social Media

Please share these clips where you can on school/ college/ university Twitter accounts and mention @GoHigherWY

You could also use the hashtags #moneymatters #focusonfinance #studentfinance #livingonabudget #moneymondays #financefridays (or any others you can think of!)

*If you have any questions, please contact Lucy Holehan l.r.holehan@leeds.ac.uk*

### Group size

Small group up to whole year assembly/ event

### Audience

Young people/ parents and carers/ school staff

### Theme Area

Finance and budgeting for university students and degree apprentices

### Time Required

Flexible- each clip <1min, can show a selection or all clips

Film	Description	Length	Context for sharing	Useful related websites
Film 1	What is your best budgeting tip for new students?	00.34	Share with advice about student bank accounts/ general budgeting tips/ eating on a shoestring	<a href="https://www.savethestudent.org/money/student-banking/student-bank-accounts.html">https://www.savethestudent.org/money/student-banking/student-bank-accounts.html</a> <a href="https://www.which.co.uk/money/banking/student-and-graduate-bank-accounts/guides/student-bank-accounts">https://www.which.co.uk/money/banking/student-and-graduate-bank-accounts/guides/student-bank-accounts</a> <a href="https://www.ucas.com/ucas/undergraduate/finance-and-support/managing-money/student-budgeting-tips">https://www.ucas.com/ucas/undergraduate/finance-and-support/managing-money/student-budgeting-tips</a> <a href="https://www.moneysavingexpert.com/students/student-budgeting-planner">https://www.moneysavingexpert.com/students/student-budgeting-planner</a>
Film 2	What advice would you give to someone worried about the cost of Higher Education?	00.33	Share with info about additional bursaries available for low income background/ high grades/ certain subjects. Highlight importance of budgeting to avoid getting into hardship in first place – but hardship funds and financial help does exist at universities	<a href="https://www.gov.uk/extra-money-pay-university">https://www.gov.uk/extra-money-pay-university</a> <a href="https://university.which.co.uk/advice/student-finance/what-types-of-extra-funding-are-available-to-help-you-at-university">https://university.which.co.uk/advice/student-finance/what-types-of-extra-funding-are-available-to-help-you-at-university</a> <a href="https://www.thecompleteuniversityguide.co.uk/media/4109415/bursaries_scholarships_grid_england_2017_jan_18.pdf">https://www.thecompleteuniversityguide.co.uk/media/4109415/bursaries_scholarships_grid_england_2017_jan_18.pdf</a>
Film 3	Do you have a part-time job?	00.52	Sounds a bit like an advert for student ambassador job! Share with info about various part-time jobs a student could do e.g hospitality, retail, events, working in SU, call centre, summer temp work etc  Discuss with young people how a part time job might help when they are looking for a graduate job	<a href="http://www.e4s.co.uk/">http://www.e4s.co.uk/</a> <a href="https://www.topuniversities.com/blog/5-best-student-jobs">https://www.topuniversities.com/blog/5-best-student-jobs</a> <a href="https://www.savethestudent.org/student-jobs/top-10-student-jobs.html">https://www.savethestudent.org/student-jobs/top-10-student-jobs.html</a>
Film 4	Have you received any	00.26	Important to emphasise that not everyone is entitled to extra financial help and household	<a href="https://www.nhsbsa.nhs.uk/learning-support-fund">https://www.nhsbsa.nhs.uk/learning-support-fund</a>

	extra financial support?		<p>income does have to be quite low (but some universities offer bursaries for household incomes up to £35,000) There are also bursaries for achieving high grades, musical ability, studying less popular subjects, being the first in the family to go to university etc.</p> <p>NHS Learning Support Fund (not very well known) is available for students on eligible NHS courses to help with extra accommodation, travel and childcare (where applicable) costs.</p>	<p><a href="https://www.gov.uk/student-finance-calculator">https://www.gov.uk/student-finance-calculator</a></p> <p><a href="https://www.gov.uk/childcare-grant">https://www.gov.uk/childcare-grant</a></p> <p><a href="https://www.sheffield.ac.uk/undergraduate/finance/fees/2018/sheffield-bursary">https://www.sheffield.ac.uk/undergraduate/finance/fees/2018/sheffield-bursary</a> (as an example)</p> <p><a href="http://www.leeds.ac.uk/info/130531/leeds_financial_support/563/leeds_financial_support_eligibility">http://www.leeds.ac.uk/info/130531/leeds_financial_support/563/leeds_financial_support_eligibility</a> (as an example)</p> <p><a href="https://www.hud.ac.uk/undergraduate/fees-and-finance/undergraduate-scholarships/">https://www.hud.ac.uk/undergraduate/fees-and-finance/undergraduate-scholarships/</a> (as an example)</p>
Film 5	Are you worried about paying back your student loan?	00.28	<p>Remember this is their opinion and not the 'facts' as such- share with correct information about repayment of loans e.g. 'Did you know that you only start to pay back your student loan once you are earning at least £25k before tax?'</p> <p>If parents ask about interest rates- this can be quite a complicated answer but refer to Money Saving Expert website- this provides a good explanation.</p>	<p><a href="http://www.studentloanrepayment.co.uk/portal/page?pageid=93,3866794&amp;_dad=portal&amp;_schema=PORTAL">http://www.studentloanrepayment.co.uk/portal/page?pageid=93,3866794&amp;_dad=portal&amp;_schema=PORTAL</a></p> <p><a href="http://media.slc.co.uk/repayment/qsg/index.html">http://media.slc.co.uk/repayment/qsg/index.html</a></p> <p><a href="https://www.moneyadviceservice.org.uk/en/articles/repaying-student-loans">https://www.moneyadviceservice.org.uk/en/articles/repaying-student-loans</a></p> <p><a href="https://www.moneysavingexpert.com/students/repay-post-2012-student-loan">https://www.moneysavingexpert.com/students/repay-post-2012-student-loan</a></p>
Film 6	Have you had to spend a lot of money on course materials?	00.28	<p>Again this is their personal opinion- highlight that it varies massively by course and university and young people should find out this information at open days and through research before applying.</p> <p>Courses may require lab coats, safety equipment, medical scrubs, specialist calculators, art materials etc. Degree Apprenticeships- students shouldn't be paying for equipment but again check with employer. Professional Association fees may also</p>	<p>Hard to find general links on this- each university course may have their own examples.</p> <p><a href="https://www.liverpool.ac.uk/study/undergraduate/finance/extracourse-costs/">https://www.liverpool.ac.uk/study/undergraduate/finance/extracourse-costs/</a> - this site is useful and has subject by subject details of costs</p>

			be applicable to some courses (e.g Occupational Therapy)	
Film 7	How have the Disabled Students' Allowances (DSAs) helped you?	00.30	Encourage students to be honest about any disabilities (not just physical) when applying for student finance. Help can be provided to pay for specialist equipment required (e.g Dictaphone), extra travel because of disability, other disability related costs of studying. Also mention about every university/ college having Disability Services/ Support to assist students.	<p><a href="https://www.ucas.com/disabled-students-allowances-dsas">https://www.ucas.com/disabled-students-allowances-dsas</a></p> <p><a href="https://www.disabilityrightsuk.org/applying-disabled-students%E2%80%99-allowances-dsas">https://www.disabilityrightsuk.org/applying-disabled-students%E2%80%99-allowances-dsas</a></p> <p><a href="https://www.gov.uk/disabled-students-allowances-dsas">https://www.gov.uk/disabled-students-allowances-dsas</a></p>
Film 8	Have you developed money management skills since you have been in Higher Education?	00.29	Emphasise the importance of budgeting, not spending all the loan allowance at the beginning of term, often first time these young people have had this much money in their accounts! Important to look at major outgoings- food, travel costs, course costs, social life- could use this with Budget Busters resource or other resources on our website.	<p><a href="https://www.ucas.com/ucas/undergraduate/finance-and-support/managing-money">https://www.ucas.com/ucas/undergraduate/finance-and-support/managing-money</a></p> <p><a href="https://www.nus.org.uk/en/advice/money-and-funding/money-management-tips/">https://www.nus.org.uk/en/advice/money-and-funding/money-management-tips/</a></p> <p><a href="https://www.savethestudent.org/shopping/the-best-money-saving-tips.html">https://www.savethestudent.org/shopping/the-best-money-saving-tips.html</a></p> <p><a href="https://www.savethestudent.org/student-budget-worksheets.xls">https://www.savethestudent.org/student-budget-worksheets.xls</a></p> <p><a href="https://www.moneysavingexpert.com/banking/Budget-planning">https://www.moneysavingexpert.com/banking/Budget-planning</a></p>
Film 9	How did you find the process of applying for Student Finance?	00.40	This is clearly very positive and not the case for every student! Explain to young people about application process, the need for information from parents/'sponsors' about their household income. This can be more difficult if parents are self-employed. Proof is also needed if parents are divorced/ separated. Lots of help online- you can tweet/ send a Facebook message to student finance or call their helpline.	<p><a href="https://www.gov.uk/apply-for-student-finance">https://www.gov.uk/apply-for-student-finance</a></p> <p><a href="https://www.savethestudent.org/student-finance/applying-for-student-finance-20112012.html">https://www.savethestudent.org/student-finance/applying-for-student-finance-20112012.html</a></p> <p><a href="https://www.brightknowledge.org/money-housing/what-to-do-if-your-parents-won-t-support-your-student-finance-application">https://www.brightknowledge.org/money-housing/what-to-do-if-your-parents-won-t-support-your-student-finance-application</a></p>

			If students are estranged from parents/ have been in care/ both parents are deceased they are likely to be eligible for the full maintenance loan amount but they will have to provide proof of this to the Student Loans Company.	<p><a href="https://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance">https://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance</a></p> <p><a href="https://university.which.co.uk/advice/advice-for-parents/expert-advice-for-parents-student-finance">https://university.which.co.uk/advice/advice-for-parents/expert-advice-for-parents-student-finance</a></p>
Film 10	How do you manage travel costs to placements?	00.29	This is applicable to specific courses which involve doing work placements (often more vocational courses such as nursing, midwifery, teaching, child development, social work etc.) Important for young person to research what each university/ college might offer e.g. a termly bus pass/ uniform costs/ petrol costs etc. NHS Learning Support Fund can also be used for travel and accommodation expenses for placements on eligible courses, see website for specifics.	<p><a href="http://www.leedsbeckett.ac.uk/-/media/student-hub/bursaries-and-scholarships/201718/placement-support-201718.pdf?la=en">http://www.leedsbeckett.ac.uk/-/media/student-hub/bursaries-and-scholarships/201718/placement-support-201718.pdf?la=en</a> (as an example)</p> <p><a href="https://www.nhsbsa.nhs.uk/learning-support-fund">https://www.nhsbsa.nhs.uk/learning-support-fund</a></p>
Film 11	What advice would you give regarding accommodation?	00.56	Young people need to know about different living options whilst studying at HE level- can stay at home (but this affects amount of maintenance loan), live in private accommodation, live in university owned halls of residence, live in private flats etc. Big range of price options- older more basic accommodation will save money whereas newer high spec accommodation will be more costly. Importance of open days and going to look round accommodation. Is an en-suite really necessary? Is any food included? Etc.	<p><a href="https://university.which.co.uk/advice/student-accommodation/applying-for-university-accommodation">https://university.which.co.uk/advice/student-accommodation/applying-for-university-accommodation</a></p> <p><a href="http://www.gohigherwestyorks.ac.uk/news/kb/where-to-live-at-university/">http://www.gohigherwestyorks.ac.uk/news/kb/where-to-live-at-university/</a></p> <p><a href="https://university.which.co.uk/advice/student-accommodation/how-to-pick-the-right-student-accommodation-for-you">https://university.which.co.uk/advice/student-accommodation/how-to-pick-the-right-student-accommodation-for-you</a></p>
Film 12	What's the best deal you've got with your	00.35	Explain about NUS card and associated discounts which come with being a part or full time student/apprentice. Some discounts don't require NUS card- just university ID card.  Can also buy 16-25 Railcard for 1/3 off.	<p><a href="https://www.nus.org.uk/en/nus-extra/">https://www.nus.org.uk/en/nus-extra/</a></p> <p><a href="https://www.myunidays.com/GB/en-GB">https://www.myunidays.com/GB/en-GB</a></p> <p><a href="https://www.savethestudent.org/shopping/student-discounts-cards-guide.html">https://www.savethestudent.org/shopping/student-discounts-cards-guide.html</a></p>

	student discount?			
Group Chat Q1	Do you think the wider benefits will outweigh the costs of Higher Education?	01.04	This can provoke wider discussion on costs vs benefits of HE. Can discuss different subject/ job areas and earning potential. For some careers you must have a HE qualification, for others there are various routes. On average, graduates earn more than non-graduates over the course of their lifetime. Can look at repayment system with the view that only those who benefit monetarily from their HE qualification will actually pay for it. Also look at degree apprenticeships which do not require the students to pay for tuition/maintenance fees.	<p><a href="http://www.bbc.co.uk/news/uk-politics-40965479">http://www.bbc.co.uk/news/uk-politics-40965479</a> (slightly old)</p> <p><a href="https://www.careeraddict.com/should-i-go-to-university">https://www.careeraddict.com/should-i-go-to-university</a></p> <p><a href="https://targetcareers.co.uk/careers-advice/work-v-uni/22-should-i-go-to-university-or-get-a-job">https://targetcareers.co.uk/careers-advice/work-v-uni/22-should-i-go-to-university-or-get-a-job</a></p> <p><a href="https://www.ucas.com/university">https://www.ucas.com/university</a></p> <p><a href="https://targetcareers.co.uk/careers-advice/choices-about-uni/242-which-degree-do-you-need-for-which-career">https://targetcareers.co.uk/careers-advice/choices-about-uni/242-which-degree-do-you-need-for-which-career</a></p>
Group Chat Q2	Were you concerned about the cost of Higher Education before you applied?	01.23	It is very normal to be worried about this- it is a big commitment and a lot of money. Emphasise that people from all backgrounds can go to university and the finance system should support this. Important to do research and make sure that the course you apply for is the right one for you- you can only change your mind once (can't just keep getting loans for multiple courses)	<p><a href="https://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance">https://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance</a></p> <p><a href="https://www.thecompleteuniversityguide.co.uk/university-tuition-fees/university-tuition-fees-and-financial-support/if-you-come-from-england/">https://www.thecompleteuniversityguide.co.uk/university-tuition-fees/university-tuition-fees-and-financial-support/if-you-come-from-england/</a></p>
Group Chat Q3	What would you say to worried parents about the financial implications of going to university?	00.52	This is one which could be showed at parents' evenings/ events. Be clear that these are only opinions, but opinions from young people from similar backgrounds to our target cohort. There is lots of support for parents who are supporting a student finance application and they should work together with the young person to look at budgeting/ choose accommodation etc.	<p><a href="https://www.theguardian.com/education/2017/aug/14/its-easier-if-youre-middle-class-first-generation-students-on-going-to-uni">https://www.theguardian.com/education/2017/aug/14/its-easier-if-youre-middle-class-first-generation-students-on-going-to-uni</a> (interesting for discussion)</p>