



# UA92

## YOUR MONEY SUPPORT BOOKLET



Degrees awarded by



**WE ARE HERE TO HELP**

**MONEY ADVICE**

**SUPPORT SERVICES**

**ACTIVITIES**

**ON A SMALL BUDGET?**

**MONEY & MENTAL HEALTH**

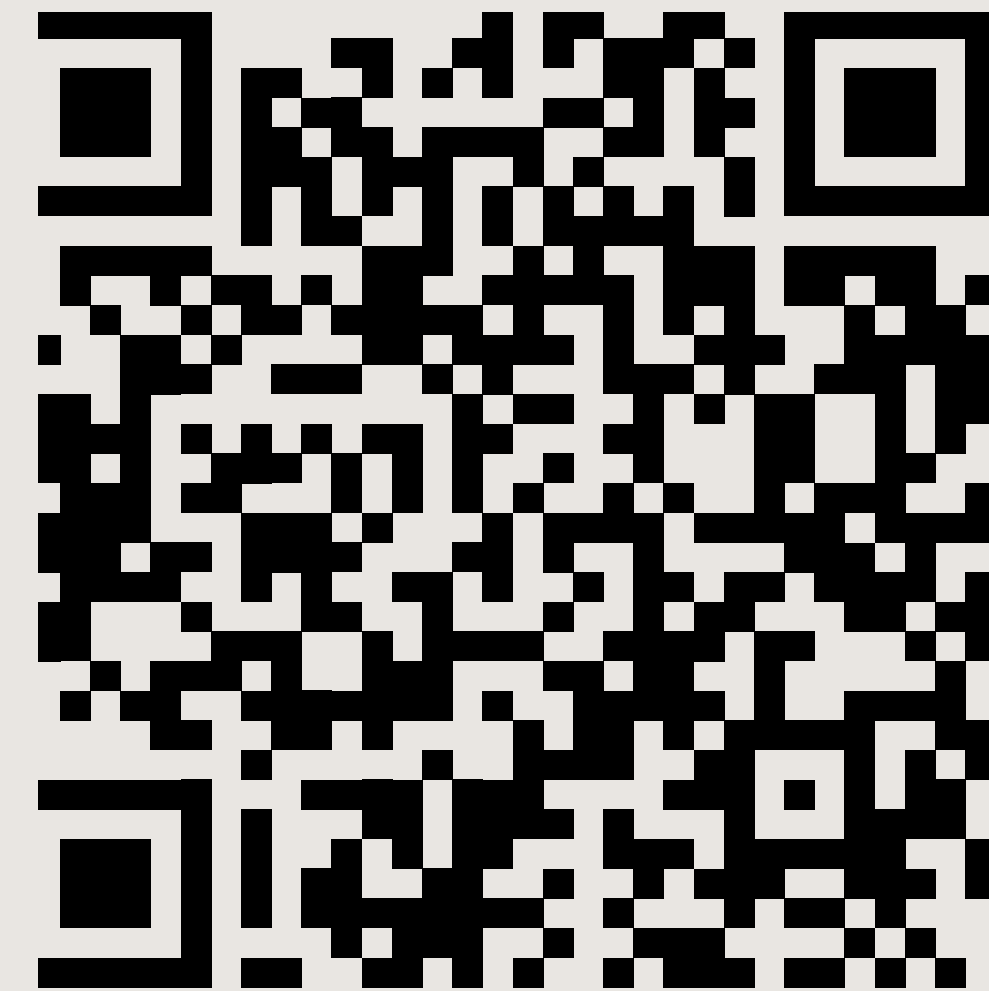
**KEY CONTACTS**

# WE ARE HERE TO HELP!

We know that the current cost of living crisis is affecting everyone, with the increase in transport costs, food prices and utilities. We appreciate this is a challenging time for many of you and we care about the impact money worries are having on our students. The UA92 Support Service have created this booklet to bring together lots of different support in one place.

Talking about money can feel uncomfortable at times and it can be hard to speak up. Your Student Support Service is here to support you and can offer a safe space to talk about any worries. The best way to access the Student Support Service is to come along to drop-in on Tuesday or Thursday, 1-2pm (you can sign up at the help desk) or email [well-being@ua92.ac.uk](mailto:well-being@ua92.ac.uk).

All UA92 students can access the Spectrum Life student assistance programme app using the QR code below for lots of well-being related content, including cheap and easy recipes, and budgeting guidance.



**SCAN HERE!**





# MONEY ADVICE

## BLACKBULLION

[Blackbullion](#) is a money advice website which you all have access to as UA92 students. The site offers money saving tips, guidance on budgeting, understanding money, guidance on investing and tips on earning money. You can register with Blackbullion by using the link above, make sure you sign up with your UA92 email address.

## STUDENT DEALS

Check out [TOTUM](#), [UniDays](#), and [StudentBeans](#) for Uni student discounts and deals!.

## ENERGY COSTS

- Turn your thermostat down: Turning down your thermostat can help reduce your energy bills.
- Heat the human not the home: Reducing having your heating on can help with your bills. You might still need to have the heating on from time to time, to help avoid damp issues. You can keep yourself warm by layering up jumpers, wearing slippers, putting on thermal socks, get yourself a hot water bottle, use hand warmers, use a microwaveable wheat bag. We do recommend you consider your home life, wellbeing, and personal needs before switching the heating off.
- Take a water saving quiz, which can also provide freebies: You can find these online or find the one for United Utilities here: <https://www.unitedutilities.com/help-and-support/save-water/get-water-fit/>

- You could cut down your shower times, timing your showers can help keep track of how much water you are using.
- Get a draught excluder to help keep rooms warm
- Wash on a cooler setting! Not only is this better for the environment it can save you money!
- Slow cookers and air fryers: these can save money on your electric bills
- Try not to boil the kettle too many times. A handy tip: fill up a thermos flask with hot water and use this to make your hot drinks throughout the day.
- Switch off your devices rather than leaving them on standby
- Use 'eco' mode, this is much better for the environment and can save money. You can use eco mode on washing machines, dishwashers, and other appliances
- Use an aarer or heater aarer rather than a tumble dryer, they use lots of energy!!



# MONEY ADVICE

## FOOD AND MEALS

- Make a shopping list: We are starting with an obvious and super important one! Making a shopping list will mean we are less likely to make spur of the moment purchases and overspend.
- Set your budget: It is good to know how much you are planning to spend, this helps to feel more in control.
- Check your cupboards: before you head out, look through what you already have in the cupboards, fridge, and freezer so that you do not buy stuff you already have at home.
- Consider where you shop: Knowing which supermarkets are cheaper can help you get what you want for less.
- Use money saving apps: apps like good to go and Olio help with saving money on food.
- Use coupons: vouchers and coupons can help us save across different shops.
- Bring your own bags: much better for the environment and saves you money.
- Buy wonky fruit and veg lots of supermarkets have started selling misshaped products for less money. It is the same stuff, just cheaper!
- Batch cook: bulk cooking and freezing meals can be cost effective and help us on those days when we do not know what to cook. You can find loads of batch cooking ideas [here](#).

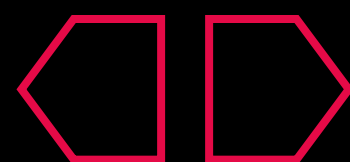
- Going veggie: Meat can be super expensive, by including more veggie meals you can cut your costs. Try adding beans, lentils and pulses to your meals and try one or two veggie meals a week!

## TRAVEL

- Purchasing a [young person's rail card](#) can help you save 1/3 off train tickets
- [Stagecoach](#) offers a student bus pass for students who are in higher education
- [Bus plus](#) helps you plan your journey route and find the best ticket price
- [Train splitter](#) can help you find cheaper ways to get to your destination on the train
- Getting an uber home after a night out? [Try splitting the fare](#) with friends to make it more cost effective for you all.

## BENEFITS AND TAX CREDITS

If you are an ordinary resident in the UK, you may be entitled to some benefits. Turn2us has a brilliant [benefit calculator](#), which helps you work out what might be available for you.



# MONEY ADVICE

## DISABLED STUDENTS

- Personal Independence Payment (PIP) is a non-means-tested benefit so any student income you receive will not affect the amount of PIP you receive. [You can find out more about PIP here.](#)
- Disability Living Allowance (DLA) If you are already in receipt of Disability Living Allowance (DLA) you will usually be able to continue claiming this while you are studying. DLA is being phased out, so existing DLA claimants between the ages 16 and 64 are gradually being asked to claim PIP instead.
- You might be eligible for an extra payment to help with the cost of living. You can find more information on the [Scope site.](#)

## STUDENTS WITH CHILDREN

- If you are a UK student with a dependent child you will usually be eligible for Child Benefit while you are studying, providing no one else receives this benefit in respect of your child. [See more information on Child Benefit.](#)
- If you are already in receipt of Child Tax Credit, or you are not required to make a new claim for Universal Credit, you may be eligible to claim this while studying full time. Most student income is disregarded when working out your entitlement, but earnings are always considered. If you have a partner, their income will also be considered. [See more information on Child Tax Credit](#)
- If you have a dependent child and already receive Housing Benefit you may continue to be eligible while studying. If you are moving area, or if you are claiming for the first time, you will usually

be required to make a claim for Universal Credit instead. [Please check whether you are eligible to claim Housing Benefit](#)

- Working tax credit You may be able to make a claim or continue to claim Working Tax Credit if you are not required to make a new claim for Universal Credit and you are a lone parent and work more than 16 hours per week, or you are part of a couple with children working at least 24 hours per week between you (one person must work at least 16 hours per week). If you are eligible for Working Tax Credit you may also be eligible for help with childcare costs. You cannot claim the childcare element of Working Tax Credit in addition to any other grant towards childcare costs.

## STUDENT CARERS

Full time students cannot claim carer's allowance; however, it is important to make sure the person you have caring responsibilities for is claiming all the benefits they are entitled to, the information above could help with this, and you can also contact your local council.



# MONEY SAVING APPS

There are many money saving apps available now, not only can these save you money they are a greener and more eco-friendly way to shop!

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MONEY ADVICE

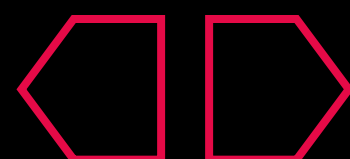
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## [TOO GOOD TO GO](#)

With this app you can rescue surprise food bags filled with delicious food. This includes food from places like Greggs, Cafe Nero, Co-op, Barrburrito and Bagel Factory. You can even set your dietary preferences on the app.

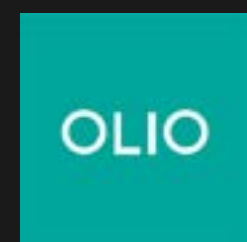
## [VINTED](#)

You can easily sell clothing, shoes, and home ware on the app, along with picking up some new bargains!



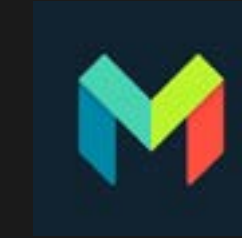
## [DEPOP](#)

Similarly, to Vinted, you can sell and shop on Depop – both are eco-friendly ways to shop!



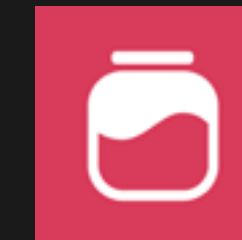
## [OLIO](#)

Olio aims to fight food waste, they are working with Fareshare to rescue and redistribute meals across the UK. The app helps you to work with your community to share resources and reduce waste!



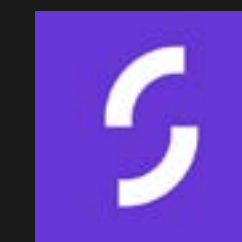
## [MONZO](#)

Monzo is an online bank, the app helps you track your spending, set up saving pots and set saving goals.



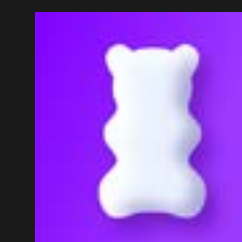
## [HYPER JAR](#)

Hyper Jar's aim is to make saving easier by setting up pots of money and helping you to monitor your spending.



## [STARLING BANK](#)

Starling is like Monzo in being an online bank. Helping you to set saving goals and keep on top of your spending!



## [EMMA APP](#)

The Emma app helps you to analyse your spending, set a realistic budget and gives you a realistic view of your spending.

# SUPPORT SERVICES

Here you can find guidance about local support services and national support. Have a Look and follow the links for more information.

## TRAFFORD

[St.John's Community Centre](#) - Free hot meal every Monday, 2-4pm, community courses, well-being activities.

[Trafford South Foodbank](#) - If you are eligible for foodbank vouchers you can access this service. If you are unsure about eligibility, you can discuss this with the foodbank or your local council.

[Support with Food](#) - This is a link to lots of different services in Trafford

[The Bread and Butter Thing](#) - Weekly food packages, for £7.50 they offer roughly £35 worth of food.

[Globe Food Pantry](#) - £3.50 a week membership, you receive a bag of groceries

[Money Advice Trafford Council](#) - Use this link to find out about money advice in Trafford

[Trafford Repair Café](#) - Got a broken item? Pop along to the repair café and see if their team of experts can fix it!

[Stitched Up](#) - Inspiring action on sustainable fashion. You can learn to sew, attend clothing swaps, and attend longer garment making courses.

[Old Trafford Living Room](#) - A warm, free, and comfortable space to help you save money on energy bills. In some of the living rooms you can access free Wi-Fi and charge your phone up. A good way to meet new people and grab a hot drink.

## SALFORD

[Salford Food Bank](#) - If you are eligible for foodbank vouchers you can access this service. If you are unsure about eligibility, you can discuss this with the foodbank or your local council.

[Lucie's Pantry](#) - £3 a week and you can choose roughly £20 worth of food

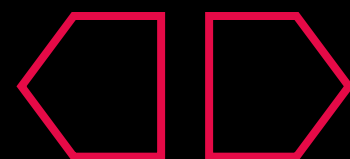
[Community Grocery](#) - Groceries, debt advice and life skills sessions

[Salford Food Share Network](#) - Find out more information about food services and support across Salford

[Welfare Rights and Debt Advice Service](#) - Use this link to access the debt and welfare rights information in Salford Council

[Mustard Tree](#) - This organisation run lots of workshops and help you learn new skills, as well as supporting you with your wellbeing





# SUPPORT SERVICES

## MANCHESTER & GREATER MANCHESTER

[Manchester Central Food Bank](#) - If you are eligible for foodbank vouchers you can access this service. If you are unsure about eligibility, you can discuss this with the foodbank or your local council.

[Oldham Foodbank](#) - If you are eligible for foodbank vouchers you can access this service. If you are unsure about eligibility, you can discuss this with the foodbank or your local council

[OL1 - Oldham Neighbourhoods Engaged](#) - OL1 aim to bring support services together to support you in many different areas of life.

[Rochdale Foodbank](#) - If you are eligible for foodbank vouchers you can access this service. If you are unsure about eligibility, you can discuss this with the foodbank or your local council

## NATIONWIDE

[The Trussell Trust](#) - You can find local foodbanks here; you will need a food bank voucher to access this support but the workers at the food bank can discuss criteria with you.

[Fareshare](#) - Fareshare's aim is to fight food poverty and support local organisations, like food banks

[Your Local Pantry](#) - Many areas have a local pantry; you can find your closest one using this link

[Food Aid Network](#) - A map of independent food banks across the country

[Community Grocery](#) - Community Groceries are set up across the country, you can find your nearest one via this link

[Home Start](#) - Home start have offer you support with your family home. This might be support with looking after children, money management, keeping on top of chores or coping with loneliness

[Money Saving Expert](#) - The Money expert offers loads of useful tips, resources, and links to help you manage your money and cope in the cost-of-living crisis

[Turn2Us](#) - Money & debt advice available across the nation





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## Are you a spender or a saver?

		ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER
1	When I do my food shop, I buy whatever I fancy	1	2	3	4	5
2	Whenever I have a gruelling day, I love to buy myself a treat	1	2	3	4	5
3	I have spare cash in my wallet/purse	5	4	3	2	1
4	I often borrow money from friends/family	1	2	3	4	5
5	I like to stay organised with my money	5	4	3	2	1
6	It is 1 week until you get paid, you see a jacket in the shop that you love. If you buy it, you will struggle to buy food for the week. You buy the jacket.	1	2	3	4	5
7	You bring lunch rather than going to the shops at break time	5	4	3	2	1
8	You are on a night out, you buy drinks for all your friends	1	2	3	4	5
9	You love shopping in second hand shops or on second hand apps (like vinted, eBay or depop)	5	4	3	2	1
10	Money is there to bring happiness for yourself and others	1	2	3	4	5
11	You buy something online, you do not like it, but you cannot be bothered to return it for a refund	1	2	3	4	5
12	You make sure that you have savings for your long-term further goals	5	4	3	2	1
13	You feel happy when you see your bank balance going up	5	4	3	2	1
14	You are going into town; the bus or tram is going to take more than 20 minutes. You decide to get a taxi instead.	1	2	3	4	5
15	You have food at home but cannot be bothered to cook. So, you order take out	1	2	3	4	5
16	You like having a saving goal, like saving up for Christmas or a holiday	5	5	3	2	1
17	You have lots of different subscriptions, like Netflix, now tv, Spotify, amazon prime	1	2	3	4	5
18	You try to set money aside for your savings	5	4	3	2	1
19	You plan out your food shopping and meals, to make sure you can stick to your shopping list	5	4	3	2	1
20	You have £10 left for the week, and you still need to go food shopping. Your friends ask you to go to the cinema and you say yes, even though you cannot really afford it.	1	2	3	4	5

## RESULTS

1-30: Spend-a-lot: You love spending your money on things quickly and often spontaneously. Be careful to spend within your means. Spontaneity is not a terrible thing, if you have a fund set aside for spontaneous spending!

31-50: On the spending side: You usually succumb to impulse buys but there is a part of you that sometimes stops you before you hand the money over!

51-70: Good balance: You are a planner, but your planning may restrict you from making quick financial decisions. Just make sure you stick to your budget, and you will be fine.

71-90: On the saving side: You enjoy seeing those savings build up and would rather sacrifice a short-term gain for your long-term plan. You sometimes act spontaneously, so factor this in when building your budget.

91-100: Super-saver: You love to save every penny. It is great to be wise with your money, but do not limit your generosity or stop yourself enjoying your life while you save!

# THE 50/30/20 BUDGET PLANNER

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MONEY ADVICE

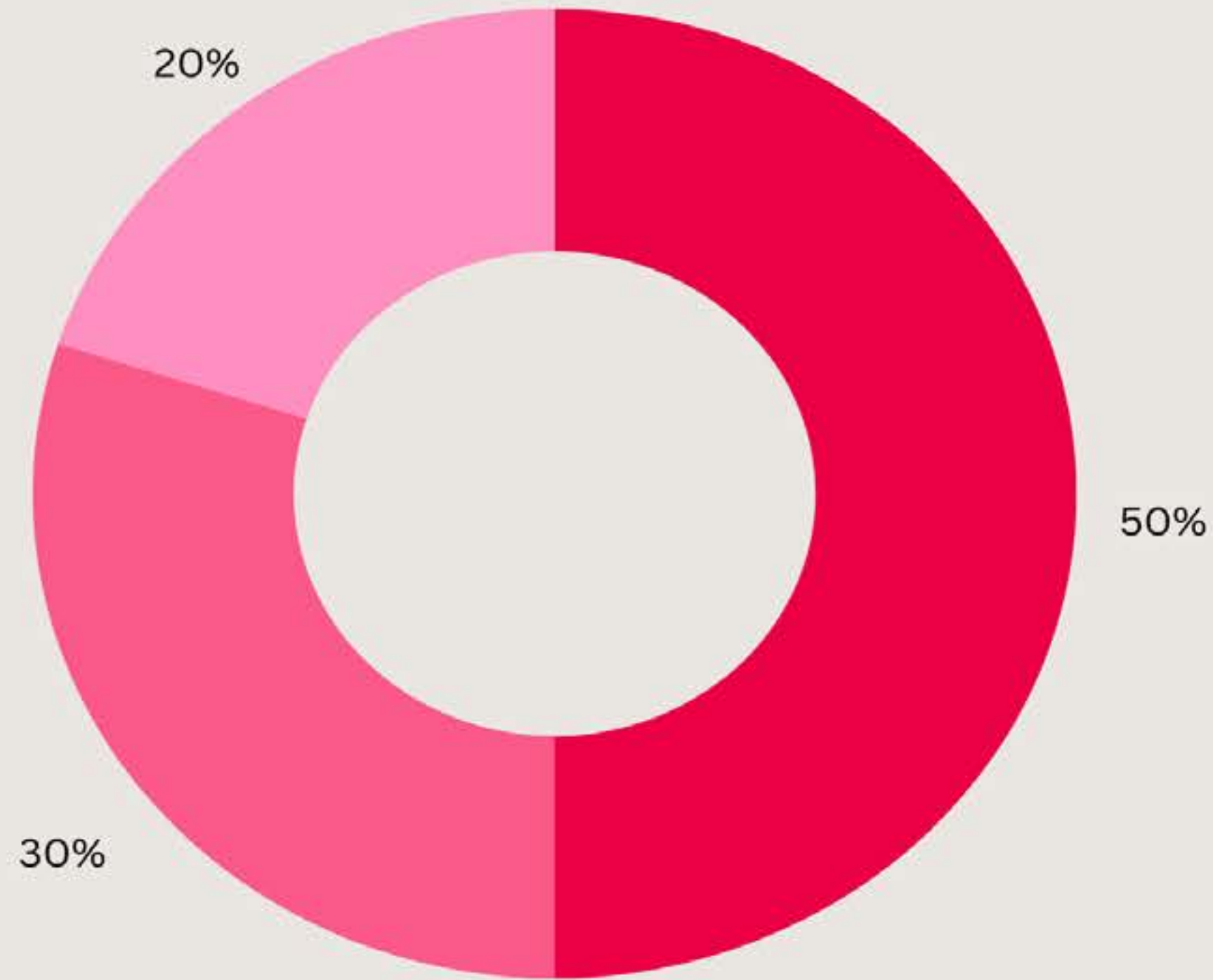
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 Needs  
 (Housing, bills, food)  
 50%

 Wants  
 (Shopping, eating out, socialising, hobbies)  
 30%

 Savings 30%

Income	Amount
Total	

Needs	Amount
Total	

Wants	Amount
Total	

Savings	Amount
Total	

Needs	
Wants	
Savings	
<b>Total:</b>	





# ON A BUDGET?

## MANCHESTER CHEAP EATS

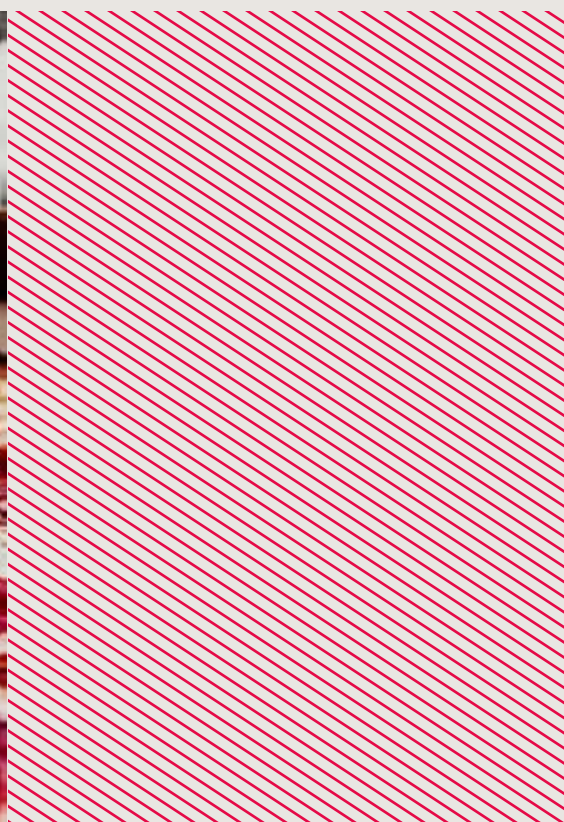
Eating out does not need to be super pricey! Check out some of these local cheaper and delicious places to eat!

- Rudy's Neapolitan pizza: Rudy's have restaurant is in Ancoats, Peter Street and Chorlton.
- This & That 'Rice and three': Three curries and rice for under £10, you cannot go wrong with This & That!
- Pancho's Burriots: You can grab nachos topped with cheese, black beans, peppers, gauc and sour cream for less than £8.
- Habesha: A wonderful Ethiopian restaurant offering fresh to order delicious food
- Go Falafel: fresh, green, and nutritious, you can grab a wrap, hummus pot and flat breads for less than a tenner.
- Ate Days a Week: Pick up a pie, peas, and gravy at this cost-effective place!
- Bundobust: Indian street food, which offers lots of veggie and vegan options. Check out this cheap eat!
- Siam Smiles Thai Café: Fancy some thai food? Then head to this place, you can pick up some amazing dishes for less than £10
- ARMR store: With a menu that changes every day, this all-vegan Caribbean Cafe is a place to visit.

## MANCHESTER FREE ACTIVITIES

Looking for things to do after class or at the weekend? Why not check out some of these free activities.

- The John Rylands Library: check out this beautiful building and its unique collections
- Mayfield Park: is a brand-new park in Manchester, in the city centre and right next to Escape to Freight Island: Great for a mid-week or weekend visit.
- Science + Industry Museum: Check out the exhibitions and events for everyone!
- Manchester Museum: Learn more about history and Manchester!
- National football Museum: Into football? Why not check out the National Football Museum one weekend
- Longford park: Is just a short trip from campus and one of largest parks in Trafford!



# MONEY & YOUR MENTAL HEALTH

## WE ARE HERE TO HELP

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## KEY CONTACTS

We know that worries about money can impact on your mental health and that if you are struggling with your mental health, this can impact on your ability to manage money. We are here to listen and support you.

You can access the Spectrum Life student assistance programme app using the QR code below for lots of well-being related content, including cheap and easy recipes, and budgeting guidance.

Spectrum Life also provide free financial information to all UA92 Students. Give them a call on 0800 0318227, they're open 24/7

The **Student Support Service** run a drop-in on Tuesday and Thursday, 1-2pm which you can sign up for at the help desk. You can also email them on [well-being@ua92.ac.uk](mailto:well-being@ua92.ac.uk).

For immediate support, you can call:

- Papyrus Hopeline **0800 068 4141**
- Samaritans **116 123**
- In an emergency call **999** or attend A&E



*SPECTRUM LIFE*





**Student Support Team** - [well-being@ua92.ac.uk](mailto:well-being@ua92.ac.uk)

### **IMMEDIATE SUPPORT**

**Papyrus Hopeline**  
[0800 068 4141](tel:08000684141)

**Samaritans**  
[116 123](tel:116123)

**In an emergency call 999 or attend A&E**

### **OTHER SUPPORT**

**Spectrum Life - 0800 0318227**  
<https://ua92.spectrum.life/login?org=ua92well>

**Disabled Students' Allowance**  
[www.gov.uk/disabled-students-allowances-dsas](http://www.gov.uk/disabled-students-allowances-dsas)

**International Student Advice**  
<https://www.ukcisa.org.uk/>

**Trafford Directory**  
[www.trafforddirectory.co.uk](http://www.trafforddirectory.co.uk)