Support students with funding difficulties

- Encourage them to access grants
  - Research loans, grants and bursaries
  - Ask about University scholarships
  - Explore tax credits and benefits

- Encourage them to source funding
  - Apply for hardship funds
  - Find sponsorship
  - Seek employment

- Encourage them to manage their money
  - Draw up a budget
  - Reduce unnecessary expenditure
  - Seek debt advice
How to… Support students with funding difficulties

Encourage them to access grants
UK and EU undergraduate students are entitled to loans to cover their fees. UK students can also receive a loan/grant to help cover living costs. UK NHS students may also be entitled to a grant and bursary to cover their fees and help with living costs. EU students are entitled to fee support only. The University has a scholarship finder to help discover what support students might be entitled to which is accessible from the Student Support website. While the situation is slightly different for Postgraduate students, support may still be available: the government offers Professional and Career Development Loans, and most banks have Graduate Loan schemes. Part-time UK students and some full-time UK students may be eligible to apply for welfare benefits – and any tax credits or child benefit they were already receiving won’t be affected by becoming a student.

Tip: More information about all of the above funding can be found on the Student Support webpages: www.essex.ac.uk/stdsp

Encourage them to source funding
The Employability and Careers Centre maintains JobsOnline to help students find part-time work. They can also provide information on finding sponsorship. The frontrunners programme is an excellent way to gain paid, campus-based skills-development opportunities. Overseas students and some EU students will have different visa requirements for working, but advice is available to them through Student Support. There are also a variety of hardship funds available, most of which are administered by Student Support. More information is available on the Student Support webpages, or in person – just drop in at the Student Support office above the campus shop.

Tip: Having a part-time job during University can be a good way to earn some extra money and build up essential work experience to add to a CV.

Encourage them to manage their money
Student Support has funding advisers who can help students find ways to maximise their income and provide information on budgeting and debt advice. Specifically, they can provide advice about minimising unnecessary expenditure, prioritising essential expenditure, and dealing with debts including rent or mortgage arrears, gas and electricity bills and council tax arrears. If students have existing debt problems, or foresee an issue arising, then they should seek specialist advice as soon as possible.

Tip: Students should not have to pay for debt advice or use expensive consolidation companies. One of the Student Support funding advisers will be able to help them arrange something free of charge.

Look out for more postcards in the series, e-mail Learning and Development (’ldev’) or visit the website (’/ldev/resources’).