

# University Advice and Key Information

## Housing and Accommodation

- Initially students tend to opt for accommodation located in or near the university. This is called Halls of residence. A deposit is paid for this accommodation to secure against damage. Typically, this accommodation would provide individual single rooms with a shared kitchen and living area.
- Most universities also offer alternative accommodation such as houses and flats on behalf of a private landlord.
- Other bills are usually contained within the accommodation prices.
- Universities as landlords have the power of discipline unlike private landlords if a negative behaviour is taken place.
- Most students in the halls of residence have a fixed term agreement which finishes at the end of the academic year. This means that students typically move out of their accommodation the day their fixed term agreement runs out.

## Finance

- You can check whether you are eligible for student finance on [GOV.UK](https://www.gov.uk).
- You can apply for student finance online by setting up an account and completing the application.
- You usually only start repaying once you earn a certain amount and have left university. Similarly, your monthly payments can change and correlate with how much you earn.
- Your payments will stop if you earn below a certain amount or stop working.
- If you're living in a household where everyone is a full-time student, there will be no Council Tax payments. However, if there is someone who is not a full-time student Council Tax must be paid but the household may qualify for a discount.
- You cannot usually claim universal credit if you are a full-time student. You can find out more information on whether you may be eligible on [GOV.UK](https://www.gov.uk).
- Bursaries are offered by universities and colleges to help with living costs in low-income households. This money does not need to be paid back.
- Grants are offered by charities or trusts to help with specific purposes like studying abroad in low-income families or particular groups. This money does not need to be paid back.

- Scholarships are offered by universities and colleges to support talent and help with living costs and tuition fees. This money does not need to be paid back.
- Tuition fees normally cover things like lectures, seminars, admin costs, access to facilities, union memberships, essential trips, services and the graduation ceremony. If you are a full-time student, you can get up to £9,535 and if you're studying an accelerated degree course you can get up to £11,440. However, this money has to be paid back.
- A maintenance loan helps cover living costs when studying at university. It is paid directly into your bank account at the start of each term. This money must also be paid back. To find out more visit [UCAS](#) or [GOV.UK](#)

## **Student Debt**

- You will need to pay back your tuition fee loans, maintenance loans for living costs and your postgraduate loans. You can also make extra payments through your online account, by bank transfer or by cheque if preferred.
- There are 5 different repayment plans which correlate with when you start repaying and how much. These are presented on [GOV.UK](#).

## **Budgeting**

- If you're struggling with money spending, you can use a budget planner which demonstrates how much you're earning and spending and how you can cut costs.
- Find the budget planner [here](#).
- You could also consider 'ring-fencing' and creating a barrier for some of your maintenance loan and then sending yourself a pre-set amount each week.
- Make sure you share your true financial situations with your university as they can see if you're eligible for extra financial support.
- Another way to save money is to sign up for loyalty cards in shops which allows you to get money off certain items.
- You can use university facilities such as the gym to save your weekly budget.
- The National Union of Students offer a TOTUM card that allows you to save money on food, drink and general shopping as well as receiving discounted travel.
- Some universities also offer a budgeting service. You will have to contact your specific university to find out more.

## **Health Services**

- Most universities health centres include psychiatrists, physiotherapists, counsellors and psychotherapists.
- You will need to register with a GP for emergency care which can be done in person or on GP online services which are easily accessible 24/7. This is also beneficial as students have access to their records and can take them anywhere.
- You will have to separately register for a local dentist.
- Students going to university or college for the first time are eligible for the vaccination of meningitis. They are also recommended to have MenACWY, MMR and HPV vaccinations.

## **Mental Health**

- Most universities bring awareness to mental health and provide events which brings recognition and support.
- Universities also offer a wellbeing team which can be used for a wide variety of problems such as wanting general support or dealing with a specific mental health condition.
- If you are wanting further support at university, you could try contacting online services such as [Shout](#) or [Student Minds](#).
- Shout is a free text message service which runs 24/7 for anyone who needs immediate support. You can get help by texting 'SHOUT' to 85258.
- Student minds is a charitable organisation who work with students to make decisions that impact them and their university life.
- If you are needing more specific support visit [Applying To University With Individual Needs | UCAS](#).

## **Course Choices**

- When changing university course, you will have to make sure that there are available spaces on the course and that you meet the UCAS entry requirements.
- When changing course, you usually will not have to fill out the application form, but you will have to check with your specific university that it is okay.
- For further information you can visit the UCAS website [Changing or leaving your course | UCAS](#) or contact your university.

Student work experience placement at Bridport and District Citizens Advice, July 2025