

## Ask Aberdeen Episode 13 Transcript

**Georgie** [00:00:07] I'm Georgie.

**Michaela** [00:00:08] and I'm Michaela.

**Georgie** [00:00:09] And we're here to tell you about the University of Aberdeen

**Michaela** [00:00:11] in each episode, we will discuss frequently asked questions about topics such as applications

**Georgie** [00:00:15] go abroad,.

**Michaela** [00:00:17] Student life,

**Georgie** [00:00:18] Sports and Societies

**Michaela** [00:00:19] Budgeting for Uni

**Georgie** [00:00:21] and life in Aberdeen.

**Michaela** [00:00:22] We will be speaking to current Aberdeen students, those who really know what it's like to study and live here.

**Georgie** [00:00:27] And we'll be getting exclusive tips from members of our amazing staff.

**Michaela** [00:00:31] Join us for this episode of Ask Aberdeen.

**Michaela** [00:00:36] Thank you for joining us today. We will be discussing an important topic today, which is money and budgeting. This is something that you might be completely new to as you haven't had to worry about money or bills or budgets before, or you might be an experienced bill payer who just really wants to know what to expect when you come to Aberdeen. So our goal today is to give you a little bit of an overview of the different types of expenses you should plan for and approximate idea of how much things might cost and also share some money saving tips. I do want to issue a little disclaimer that we are recording this in July 2021. And of course, prices might change rapidly. So do you take any figures that we mentioned with a grain of salt. As always, I am joined by a couple of fantastic guests.

**Vera** [00:01:22] Hello, my name is Vera. I recently graduated from my undergrad in anthropology and philosophy and I'm originally from the Netherlands. So when I moved to Aberdeen, I was also very much new to everything and I had to figure it all out.

**Jemma** [00:01:36] Hi, my name's Jemma Murdoch. I'm the lead student support advisor in our advice and support team. My team focuses very heavily on advice for students on areas such as money and budgeting. And we also look after hardship and discretionary funding at the university. So we're here to support students who might fall into financial difficulty. I am a graduate of the university, having studied law here back in 2003 to 2007, and I entered as an undergraduate with very little money skills. So this is the kind of information that I think I would have liked to have known when I started university as well.

**Michaela** [00:02:14] Yeah, definitely. I am the same. I came into university not really knowing what to expect and I didn't even know how to research how much I should budget for. So this was something I was very much anxious about pretty much in the run up to me moving to Aberdeen. So I'm hoping that if you're one of us as well, that this will help you in the future and you will be able to sort of be able to plan a bit more in-depth and just get get more used to the idea of how much things might cost. So first thing that we will mention today, just briefly, is that you should always check what your own situation is with student loans. We have a mix of different nationalities on the podcast today, and each one of us will have had a completely different situation when it comes to loans or student grounds or anything like that. So if you're from England, Wales, Northern Ireland, Scotland, there will be a student funding agency local to you. So have a look at them. Some of them might have grants, some of them might have living costs, loans. If you are from further afield. Some countries like my country, the Czech Republic, have absolutely nothing. Some other countries do provide a loan, but it might be different if you go abroad. So best to check with your own country's government to see what might be available. But that's definitely a place to start because that will also help you decide if you need to get a part time job, if it's feasible for you to just live off your student loan, or if you might need your parents to help you a little bit. So, Jemma, while still talking about student loans, where will these student loans go into? What sort of bank accounts do students have available to them?

**Jemma** [00:03:57] So on the market, there will be lots of different bank accounts that students will be kind of faced with a lot of choice and a lot of availability. All of our students in Aberdeen will be able to open a student bank account at one of our local banks. You might need to provide some evidence if you're not from the UK or haven't opened a bank account before, and you'll be able to get that from our university info hub. And so automatically you will be able to download a letter that just confirms your student status to take to the bank and to make that really straightforward. And there's quite a lot of bank accounts now that will allow you to open an account remotely, so online. What we would always recommend is just to shop around, look at the different deals and services that are being offered by the banks and speak to the advisors within the banks as well about their different products and services. It's just really important to know what you're signing up to before before you open an account and to make sure that whenever possible you're opening a student bank account, they come with different benefits such as free overdrafts and some of which will extend into the years past graduation, often a year past graduation, you'll get a free overdraft. So it's just worth bearing in mind the different deals that are out there, the different services that are out there and really shop around. You don't go with the first one that you go with and don't automatically assume that the bank that you're currently using is the one that will offer the best service for students. We always recommend doing some some research and finding out what's available and our kind of key piece of advice is to avoid credit cards whenever possible if you're not going to be able to pay them off in full every month. So obviously, having a credit card can be really helpful and really beneficial for your credit score in the future, but it's just being mindful that that money still needs to be paid back and you do have to consider your affordability when you're when you're looking at these kinds of products and taking professional advice if you need to buy the best services are out there for you.

**Michaela** [00:05:52] I also found when I moved here, one thing that was quite different from where I'm from is that your bog standard current account tends to be free across all different, well the majority of banks, will have just your standard account. Current accounts will be free and there's free withdrawals and all of that stuff. So you found that actually it didn't really matter who I went with in the end, but obviously, as Jemma said, might be a good idea to look into different deals that you might get as a student with a student

account. But, yeah, I don't think that really, you know, it's not a huge deal. You're not going to end up with a terrible, terrible bank or whatever if you just go with one of the main ones.

**Jemma** [00:06:35] Yeah, absolutely. Most and most of them will offer a very similar service. But you will find that particularly around about September time, a lot of banks will maybe offer some perks, maybe a 50 pound cashback or a voucher or maybe a subscription service for free for a period of time just to entice customers. And so it's just competing. All those deals that are available, lots of websites will have comparisons now that you can check, so it's just being mindful of that and taking a look around.

**Vera** [00:07:05] I think there are some banks that offer like a free railcard or a coach card, can be very useful. So definitely look into that as well.

**Michaela** [00:07:11] Yeah, yeah. That's a good shout. Get whatever freebies you can while you're a student, that's for sure. Jemma, you were offering quite a lot of helpful advice. Is that what the student support team do, and can I come to you if I have even more questions about financial stuff or budgeting and that sort of stuff? What do you do?

**Jemma** [00:07:29] Yeah, absolutely. So we're not financial advisers. That's something we need to be really clear about that's a regulated role within the UK and that's only provided by trained professionals who can provide advice about products and services and debts and such. But we would consider ourselves to be student money advisers so we can provide tips and advice about the different things to look out for and the things to research information about budgeting. Top Tips, you just mentioned a great one about looking for all the freebies that you can get. We can provide guidance about the best websites to be looking at for money tips. We can sit down with students and prepare a budget plan. We've got a really great knowledge of the UK student funding system. So SAAS and Student Finance England, Northern Ireland and Wales and can provide advice to students about making sure that they're getting what they're eligible for from these different providers. So ensuring that they're getting the bursaries that they're entitled to, for example, as well as their student loan, we can help as I say with budget plans, sit down with the student, look at their spending, look at their planning and identify any problem areas or room for improvement. But overall, we're just really happy to talk and discuss questions and queries about money. And as I said at the beginning, we manage the hardship and discretionary funds at the university. So one of our key goals is to ensure that we're providing advice and support to those students who might be having money worries or money issues. We can provide immediate financial support, financial assistance to those who are in an emergency, things like food vouchers and shopping cards and payments to bank accounts whenever necessary. So we're really just here for the advice, support and guidance and some top tips as well.

**Michaela** [00:09:09] Yes. So if this podcast doesn't answer all of your questions, just remember that Jemma is here. Jemma and her team are definitely here to help and will be able to answer any further questions if we just don't quite hit the spot with this episode today. So let's launch into actually talking about what things might cost. So get your notepads ready. If you are actually wanting to actually note down what we're saying here. But I've got little notes of all these different things in different areas that you might need to consider when you're thinking about planning your budgets and that sort of thing. Obviously, a huge one is where you live and how you live, as in how you sustain yourself. So talking about just housing and food, what you probably will find is that it's quite easy to figure out how much halls costs because the university will have that all over the place and we will be always offering you our university accommodation as a standard. Jemma do

you mind sort of giving us an overview of how much student accommodation might range around?

**Jemma** [00:10:16] Yeah, so as you mentioned, that will vary year on year and the university accommodation pages on the website will have the current year tariffs. So the cheapest accommodation will be accommodation that isn't en-suite. So you've got a shared bathroom and shared cooking and living facilities and then will range through to facilities that have en suite and some catering available. So we would just recommend taking a look at the price points and thinking really about what it is that you're looking for in halls, whether you did want to have your own en suite and a slightly larger bed, or whether you're looking for the more budget accommodation and shared cooking facilities with your flatmates. The one thing that we would say is that the thing to consider in halls is that you're paying for your room and your flat, but you're also paying for all of the services that you get in halls of residence, all of the support from our resident assistants, support from security and maintenance teams, 24 hours a day, lots of events and different things that will be happening on site at our halls of residence. Plus all of your bills are included. So things like your WIFI, your heating, your electricity, you're not going to have to think about anything on top of your halls payment, whereas some private halls providers or private accommodation you'll have to consider more than just that rental price point. So in terms of getting a sort of easy first accommodation, we would always recommend considering halls as a first choice just because it will make budgeting that little bit easier, just knowing that that's exactly how much you're going to pay for accommodation for you.

**Michaela** [00:11:54] Yeah, this obviously, as we've said several times, it might change, but usually you would expect if you can have a look at the current prices, but I think £400 to £600 is what we usually offer and Vera, you actually don't live in halls and throughout your uni experience, you lived in a privately rented flat with a few other people. Would you mind sharing how you found that financially?

**Speaker 5** [00:12:18] Yeah, yeah, of course. So, I mean, I decided not to go into halls because I had already lived on my own for a while before going to uni. And I felt like I just kind of needed my independence and I wanted to take care of things on my own. So the first flat I moved into in first year was £330 per month, and that also included all bills. But that's definitely something that you need to look into when you're going into private accommodation, because that's not always the case. But I make sure to verify all of that before moving. And yeah, that was pretty much it. There wasn't really any other costs apart from, you know, things like your bedding. These sometimes if you go into private accommodation, maybe the kitchen isn't as well equipped as you would like it to be. So you'd have to take that into account as well if you want to buy a kettle or things like that. But yeah, I'd say between £300 and £400 is definitely feasible. But again, it depends on what your expectations are. I definitely wasn't living in a beautiful mansion or anything, but it was a flat and everything I needed was there.

**Michaela** [00:13:33] Yeah, that's a good point about what you might have to buy to move into accommodation. So we actually have released an episode already about accommodation. And we spoke to Kirsten from the accommodation team about what you might need to have in halls. So that is something that you need to keep in mind as well. Your first month is probably going to be a little bit more expensive than your further months, but you can do it on the cheap. I definitely did it on the cheap and then just upgraded throughout my uni years once the pillow was just not really cutting it anymore. So that is something to keep in mind. And also, as Vera mentioned, not every accommodation, not every private flat will include bills. And those can range, you know,

during the summer is all great and it's all cheap. But once the winter comes, your bills are going to be through the roof if you are used to being in quite a warm environment and your heating is on all the time. So it might be a bit of a learning curve because you will discover that you are spending like ninety pounds a month just on keeping you warm. And you might discover that actually that is a bit too much for you, but you will sort of have to start being aware of these things. Like if you want an Internet connection that is really reliable and suitable for gaming, you might need to upgrade your broadband, which usually is around maybe twenty pounds a month. Nicer broadband's with SkyQ and Sports, whatever available it will be like thirty to forty pounds. So there's a lot of choice. But if you are going for a private flat, just keep in mind that it might not be as cheap as the sticker price says, because you need to keep in mind all those extra expenses that in halls you don't really have to worry about. So with halls, it's also a nice first year because you just know what you're going to be spending. It's not going to vary month to month depending on whether it's really cold or really warm during the summer.

**Jemma** [00:15:31] I think the other thing Michaela to mention would be that a lot of the halls or the private student accommodation providers will have accommodation in locations that are usually quite close to the university. So in terms of transport costs etc, it might be a little bit less. So that's another thing just to consider is the location of any private flats and the time and energy and money that it might take to actually travel, such as something to be to mind as well. And also just to highlight that our students association for years and years now have had the listings of private flats and student flats that have been vetted and verified by the Students Association as genuine, listed on their website, as well as really handy guides and tips for looking for accommodation. I think it's just always with my student support hat on just thinking about safety whenever looking for accommodation and just being mindful of looking to ensure that listings and so on are all from verified and reliable sources and not necessarily through sites like Gumtree, etc. So looking at letting agents that are established companies or private landlords that the University or Students Association know of.

**Michaela** [00:16:45] Yeah, totally. And still speaking about the sort of basics that you need to survive your life, your Uni life here, food. So Vera, can you give us an idea of how much you spent per week on, like your food shop?

**Speaker 5** [00:17:02] Yeah, definitely, I think nowadays I'd say about twenty five pounds when I'm trying to be careful with my budget. Of course if I've been like having a barbecue with friends or going out it might differ, but I'm actually trying to keep track of my budget. I'd say about twenty five pounds. I do shop at like budget supermarkets like Lidl and Aldi.

**Michaela** [00:17:25] And do you find that it's cheaper for you to buy just the ingredients and make your own or do you buy in a lot of ready meals?

**Vera** [00:17:33] I know I can do everything myself, but that's also because I have an interesting diet, I'm vegan so it's a bit difficult for me to buy ready meals in general. And I just really enjoy cooking. I do feel like it is cheaper if you know how to cook, if you know what ingredients to use and where to get the cheap ones. But if you really don't want to do that or you don't know how to budget, but it might be more beneficial to buy some more ready meals. But that's just something I really don't enjoy doing. So it's not just because of the budget.

**Michaela** [00:18:05] Yeah, Jemma, I don't know about you, but I did not know how to cook at all when I moved into uni accommodation. So, you know, I definitely did survive on

ready meals for a while until I started feeling comfortable with keeping myself alive, keeping myself sustained. And then I started exploring what might be my cooking style and what works with my schedule as well. So ready meals are definitely a bit more expensive, but they're not as expensive as if you were ordering takeout every single night. So there's definitely a balance to be struck if you are just so busy that you cannot find the time to cook. So do look at the ready meal pre prepared food section, but also be aware that it's going to increase your costs a little bit. And also, Hillhead actually does provide cooking classes for people who are beginners and don't actually know how to cook, which will definitely be helpful. And I think they have like specialist budget cooking classes. I think they even had like meat free cooking classes for those of us who don't consume meat. And so you can definitely join those and come along and see because there's two thousand people who live in Hillhead, and I can guarantee about half of them have never cooked anything but beans on toast before. So it's definitely helpful. And you won't be the only one, I think like everyone just in the first few weeks, you're just really finding out how difficult everything is and how many different ingredients you need for everything that you didn't think about. So I think those cooking classes are definitely a lifesaver.

**Jemma** [00:19:48] Yeah, one thing that we would always recommend is once you've settled into your flat, is having a chat amongst yourselves, the people that you're sharing with, because the chances are, as you say, there's going to be some recipes. Not everyone is going to need fresh basil and not everyone's going to need a pot of oregano. So the reality is that you should probably have a chat with your flatmates and maybe go and get a store cupboard's shop together. So I'll put some money together and get these sort of basics, herbs and spices and tinned tomatoes and the kind of things that you will probably be using regularly so as to not waste money on getting these sorts of things that you won't all use up in the period of time that you're living in the accommodation. And then the other thing would be to consider, you mentioned there, that not everyone will be able to cook, but I would imagine most people will have one dish that they can rustle up, whether that's a spaghetti bolognese or a pasta dish or possibly something a little bit more exotic, even if it is beans on toast and maybe sitting and making a meal plan with your flatmates and suggesting, well, you know what? This week I'll cook linguine for everyone on Monday if you're going to try and cook something. We had a flatmate in first year who was from Singapore and she used to cook up some wonderful meals for us. And then one of my flatmates was from Wales and did Welsh rarebit and a few other great things that she was used to having. And it was a really lovely experience, actually, because we were able to share the costs of cooking and share the efforts of cooking, but also were able to kind of learn from each other and teach one another about the kinds of things that we were used to eating. And hopefully that just builds a level of confidence as well. But as you say, the SRA's are on hand running cooking classes at Hillhead and they do some online, some in person. So there's lots of really great advice and support there for people who maybe just don't have the confidence in those skills. But we would always recommend that whenever possible to be, you know, shopping around, looking for deals and not sticking to just one supermarket as well. I think it can be really convenient to go to one supermarket and do all of your shopping. But if you can shop around, you're probably more likely to get better deals and some cheaper things. And the other thing to really be mindful of is making a list before you go. And don't go when you're hungry, because that's the worst thing that you can do. You'll end up buying lots of food that you really don't need. So don't go when you're hungry, make a list. And even shopping online is great, particularly if you're buying lots of heavy things and you don't have access to a car and clubbing together with your flatmates or even the people in the other flats or in nearby. Because if you're all wanting to get, you know, as you mentioned, their beans on toast to 10 pack of beans, that's going to be really heavy to come back from the supermarket. So if you all come together and get an

online delivery, you can get slot's for free or even 50 pence at unusual times of the day, which are usually very common with our students anyway. So it's just thinking about these things and I think really working together, I think that community environment that you get in student accommodation or even in private flats where there's lots of students, you can really benefit from that as a student, considering your money circumstances, because grouping together can often be cheaper than trying to buy lots of things individually. And batch cooking is another great thing. If you've got the freezer space or the fridge space to do it, is spending a little bit of time one afternoon, cooking up a few batches and then effectively you've got your ready meals ready to go in the microwave when you need them, but you've cooked them from scratch, you know where they come from. And they probably cost a fraction of the price of a readymeal that's come from the supermarket.

**Michaela** [00:23:11] Yeah, absolutely. And now moving on to what you might eat while you are actually on campus in between lectures there, what did you do for those times?

**Vera** [00:23:21] I would just always bring like a pack lunch or even just a snack I had back in the day when we still had lectures on campus. I think in first year I did have a couple of days where I had quite a few hours so I would have to bring some food. But that was only like once or twice a week. I didn't have like very packed days or not very often, so I could often just even go home to have food as well. So I think if you want to stick to a tight budget, definitely just bring something, even if it's just a sandwich or some leftovers from the night before. There used to be microwaves at the hub, I don't think they're in use now because of a pandemic, but I'm assuming it will start up again once we actually get to go back to campus. So that's always great to use. And of course, you can actually buy food at the hub as well, but it does tend to be a little bit more expensive than just bringing your own.

**Michaela** [00:24:24] Yeah, I do find it to be a little bit more of a treat to go to the hub and get your five pound meal, for example, your lunch, there are some deals that you can get, there's a subway, you know, there's a meal deal in our little shop and there's also Starbucks on campus and different independent outlets, but I did prefer to treat it as a treat rather than as a daily occurrence, because you could spend just like 30 pounds just for your lunches if you did that quite frequently. And if you also then treat yourself to a coffee, 30 pounds a week on just treat myself meals is not ideal because as you said, you yourself spend like twenty five pounds per week on your shopping for the week. So it just does add up. So I think it's good to keep track of if you're spending a lot of money on coffee, just add it up and see how much you're actually spending in total. And I know that it's such a social experience. You know, you will want to go with your friends to a coffee shop, and that's perfectly fine. But just, I guess, be aware of the costs and don't go with your friends four or five times a week for Starbucks, which cost you five pounds each time. You know, like I said was social. I just was sort of aware that I was spending a little bit more this week. So maybe next week I was going to cut down on the baguettes from Kilau on campus because I had already spent quite a lot.

**Jemma** [00:25:57] Yeah. One thing I would say as well, as you mentioned there, the £5 meal deal in the student union building, food outlets and it's to bare in mind as well that you might choose to do that for your lunch and then just have a snack for your meal later in the day. So although maybe it sounds like a lot of money for lunch, if that's your main meal of the day, actually, it might be cheaper than your regular your takeaway later at night. So it's maybe just thinking about things creatively and as you say, budgeting for these cheat's or these sort of eating occurrences, but doing it in the way that's going to be the most valuable for you. So actually, you might decide to eat out for your lunch with your

friends on campus and getting a hot meal, you know, the portions are really big on campus that's one thing I would say is that they are main meals, but then you'll save later. If you are just having a snack and it saves you having to cook later on in the day. So there's things to consider there. But I totally agree. I think it's just being mindful of that and then taking the time to reflect at the end of each month how much you spend on each individual element of your budget and then either making changes to your budget or making changes to your lifestyle to reflect what is possible with the money that you have available to you.

**Michaela** [00:27:08] And while we're still talking about being on campus, a lot of students worry about how much they might have to spend on cars, books. And of course, books tend to be quite expensive. You know, if you're buying a new one, you're looking at 30, 40 pounds. But Vera is that what you did? Did you actually buy every single course book you had to use?

**Vera** [00:27:27] No, not at all. I did buy a couple of books just because I wanted to have them, because it felt nice to have one myself, really. But you definitely don't have to. Almost everything is available in the library and all the books that I did buy second hand. So they were fairly cheap. I don't think I would spend more than maybe 50 pounds per academic year on books. And again, that was really just because I thought it'd be nice to keep those books and studied philosophy. And I felt like a lot of those books are just books that you want to have on yourself when you look through again at some point. But if it's really just, I don't know, a calculus book or something that you don't really feel like you'd ever use again, then you can always just go to the library or buy a really old, like, second hand version, even though it doesn't look very nice, it will do the job then you definitely don't have to spend a lot of money. A lot of things nowadays are available online as well. For many courses. Lecturers will just upload PDF's of articles that you need to read. So of course, it does depend on your degree. But for I think most of the social sciences, things like that, you definitely don't want to buy those books.

**Jemma** [00:28:39] Yeah, I think it's useful that you mentioned there that it'll be different for different degrees. As I mentioned at the beginning, I studied a law degree and for some of our exams we needed to take a statute book in with us to the exam so we needed our own copies of those. So it's just worth looking at your course handouts, trying to work out what the purpose of having the book is, whether you're going to need it to reference in exams, whether you're going to need the most up to date version, because obviously new versions are released of books very regularly in some areas and usually online there'll be a list of what's actually changed in the new version of the book. And you might be able to make reference to that and have an older copy of the book that you've managed to pick up second hand, but having reference to the changes that might have occurred. And I suppose that's possibly only relevant in areas like law, where things do change quite regularly. But as you say, there's lots of different outlets to buy second hand books and usually, I mean, all the main course texts will absolutely be available in the library, some of them might be on heavy demand, which for anyone who's new to university, just means that you can't keep them for weeks and weeks and weeks. You might only get a small period of time to take them out, but that's usually long enough to to read or to look over the section that is of interest. And these days, it's becoming more and more common that textbooks will be available online. So in so many respects, it's not always going to be relevant to have all of the course books or to purchase them all if you don't want to. But it's just worth having a discussion with your school or your lecturers about what you will need and how you can most appropriately source those.

**Michaela** [00:30:13] I can say in my last two years, I've purchased exactly zero books for the courses that I was on, I just did everything in the library. I just went in for an afternoon and did my reading. I was just not going to. It was a sort of a personal challenge. I just did not want to buy any books those two years, because when you also move between flats every couple of years or every year, you just start realising that you have to lug all those books to your next accommodation next year. But it's definitely, absolutely possible. And the books that you do buy second hand, you can still sell second hand and get pretty much what you paid back for it the next year. So because most of the courses will just keep using the same course books. And also another thing you might need for studying would be a laptop or a computer. Vera did you have a brand spanking new laptop for your university journey?

**Vera** [00:31:09] No, I did end up getting one halfway through second year, I think, but when I came here, I had, I think, a three or four kilo laptop that I have over at my secondary school time as well. I was definitely not going to carry that anywhere. I don't think it could handle it and I couldn't handle that either. So if I ever needed a computer on campus, I would just use the ones at the library, which is pretty much wherever. Like all my essays and all of my coursework, I did have that laptop to use at home if I still need to, like, look over something or edit something that is very, very slow or just not very useful in general. But I was just fine. So yeah, if you don't have the budget for that it definitely is not necessary. It can definitely be useful, but there are plenty of resources on campus.

**Michaela** [00:32:01] We have actual computer rooms and the library at the first floor is full of computers that you can just come and sit down and log into. There are also a lot of different smaller computer rooms across the different buildings on campus. So you can pretty much just go anytime and use the computer there. I also did not carry my laptop to lectures because you wouldn't be able to hear the lecture over the fan on the laptop. So I just took notes manually. And then when I came home, if I needed to study, you know, I would use the laptop, but I did use it very sparingly. So you do not need a brand new powerful laptop, so don't worry about that. But, Jemma, would you mind telling us, I believe for some students who might be from a sort of more difficult background, there might be grants and similar support to help them purchase stuff, technology?

**Jemma** [00:32:57] Yeah. So a laptop would be considered to be a sort of essential piece of equipment these days for being a student at the university and for students on a student loan, there's often a larger first payment at the beginning of your studies or the beginning of each year of study and the purchase of a laptop is sort of considered to be one of those essential things that you will do in those first weeks off of university if you don't already have one. But for students for whom that might prove too costly, there may be bursaries running, run by the student recruitment and admissions teams through our access articulation side of things. There might be widening access bursaries for students from low income backgrounds. Care expedients students, students who are carers, for example. So in recent years, we have been able to provide a small bursary award to students to be able to purchase equipment before they begin their studies. But for those students who are studying with us, current students at the university, if they're U.K. funded, there is discretionary funding available, that would be considered an essential item to have, so if a student is unable to purchase that and is able to demonstrate financial hardship or if their laptop is to break or stop working during their studies, then we may be able to assist with some hardship funding for that as well.

**Vera** [00:34:15] Also, I think you might know more about this, but I believe there's also like loan laptops available for students with learning disabilities who might really need them for their classes.

**Jemma** [00:34:26] So disabled students will be able to discuss with disability advisor whether they are able or eligible to apply for disabled students allowance so UK funded students can apply for disabled students allowance to receive equipment and software that they require because of their disability. For studies, there are some loan equipment available through our assistive technology team for students who aren't eligible for DSA and there are often the schemes running through the Scottish government for digital poverty purposes. So loan equipment that's available. But it really depends on what is happening in any given year.

**Michaela** [00:35:03] And let's talk some more about what student life and what is essential to student life, which is socialising. And that often happens through societies and sports clubs and something that people are excited about, societies and sports clubs, and they're thinking about how many they're going to join. But then they might be worried about how much it is actually going to cost because everyone assumes that it's going to be super expensive to do all these fun things. Vera do you have much experience with societies? And would you mind giving us an idea of what expenses might be involved with membership of a society?

**Vera** [00:35:38] Yeah, definitely. I think, first of all, societies and sports clubs are great value for money because most of the events they organise would be so much more expensive if you were to do those things on your own or if you were to organise elsewhere. So it might be a little bit costly because you want to join them all at the start of the semester. So you have to pay all those fees in one go. But it's definitely going to be a lot cheaper than doing those things elsewhere. You get so much out of it. I joined a lot of societies in first year, I was a member of the Philosophy Society. I joined yoga as well. I've been on the committee of the Surf Club and the Anthropology Society, and I think for many the kind of degree relates to societies. You really don't feel like those memberships are like between three and five pounds for a full year and you get to attend loads of social events but also academic events like talks on topics related to your degree, sometimes even like little field trips that might cost a little bit extra. But again, always great value for money. Sports clubs can be a little bit more expensive, especially if you need some equipment, but often they provide the equipment as well. For example, for the surf club, we always have everything you might need and that would be very expensive if you would spend hundreds of pounds on buying on your own whereas the membership is only £45 per year. So it's definitely a lot cheaper than doing those things just by yourself. So for yoga, I don't remember the exact price, but I think it was like £20-£25 for a semester. If you were to take, like, just individual yoga classes at a school, that would be so much more expensive. So, yeah, no, I think it's great. And it's also just a great way to meet new people, to socialise to get to know the city a little bit better. Things like that are definitely not too expensive.

**Michaela** [00:37:45] Yeah. And you mentioned these events that the society and sports clubs hold as well. A lot of the time you don't actually need to be a member of the society to go to, for example, like a geography society talk. And they have member prices and non-member prices. So you do not have to join every single society that sounds interesting to get access to their events. For example, Cheese and Wine Society. I did not join it, but I did go to a lot of their events and you just pay like a fiver to get in the door and to cover the copious amounts of cheese that you will eat during that event. And sports clubs as well, a

lot of the time because they are based at our sports village, Aberdeen Sports Village, which is just across the road from our main campus, it is a gym, it is a big football field, it's got everything it's got the pool, you know, exercise equipment, all of that. If you are a member of a sports club that uses those facilities, you will actually get a fairly good price to be able to access those. So that is actually something that we can mention as well. Gym prices. Do you go to the gym there?

**Vera** [00:38:56] Yeah, I still have a student membership, which is the off peak membership. So that's any time before four p.m., which costs £16 per month, which is an amazing deal. Like if you go four or five times a month and that's already where I am.

**Michaela** [00:39:11] Yeah I'm a member of a different, a private, gym because I am too lazy to go all the way to campus. But yeah, that's about twenty five pounds a month. So sixteen pounds a month for access to all those facilities is absolutely amazing value. And as a student, that's actually half the price of what a normal member of the public would pay. So definitely take advantage of that. And there are two different pools, there's a sauna. You know, it's not just about the gym. There are Zumba classes there, kickboxing classes. So definitely look into that. If you are someone who likes to keep fit in a very controlled environment without the weather affecting your activities.

**Jemma** [00:39:51] Yeah, one thing I would say, as well, as you mentioned, there are the Off-peak memberships, students have the benefit of flexibility a lot of the time. So the reality is that the working world for a lot of people will involve standard working hours of a nine to five or eight to four with a little bit of flexibility built in. So actually, you know in the future, it may be that you will only be able to benefit from the peak memberships. So it's a really great time while you're a student when you've got maybe a bit of free time in the day to benefit from these off-peak cheaper memberships and use the gym at quieter times when it isn't really busy from all these people that are of the rat race and into the gym in the evening. The one thing as well that we see in terms of the gym is just looking at the gym options as well. If you're not going to be using the gym as much as you might not benefit from a monthly membership, a lot of private gyms do offer a pay as you go service. And the other thing to consider as well is that there's lots of free exercise classes run by the sport and exercise team at the university, at Hillhead, for example. They do free exercise classes a couple of times a week when permitted and the great outdoors, you know we live in Scotland. There's lots of really fantastic opportunities to exercise without having to pay. Lots of great walking and running and water sports and different kinds of things that you can do in Aberdeen and in the local area that don't cost any money, particularly if you get a few people together, that can be just as fun as going to the gym, And also online, there's lots of great online tutorials, yoga classes and things that you can follow online that don't cost anything. Even on YouTube, there's 30 days yoga classes for beginners and these sorts of things. It's just bearing in mind that if that was out with your price point or it didn't feel that it was a price you could justify, there's things that you can do to keep fit and enjoy that socially without paying.

**Vera** [00:41:45] And I also really recommend cycling, if that's something that you're comfortable with. In the first and second year, I would always cycle to campus and then cycle to work so altogether I'd be on my bike for like an hour every day, so I'd kind of write that off as my exercise hours. And I would also save a lot of money on the bus. So that was a win win situation, really. I'd get free exercise and free transport.

**Michaela** [00:42:07] Yeah. And actually, now that you bring up the buses, do you actually need to use the bus at all or was walking or cycling a sustainable alternative?

**Vera** [00:42:17] I've never used the bus. I just hate buses in general. I walk or cycle everywhere. But I do also think that depends a little bit on where you live. Like, for example, if you live in Hillhead and you do want to go into town, a lot of it might be useful to take the bus every now and then or you can bike, but I think cycling in Aberdeen is something that you need to be confident with if you've never been on a bike before, then I don't recommend just going out into town. But if it's something that you're used to and you've been cycling all your life or you want to get into it slowly, then that's definitely something I recommend. But definitely make sure that you're confident with that.

**Jemma** [00:42:58] Yeah, I would say Aberdeen City Centre, and this isn't taking into account the kind of large residential areas and suburbs, is relatively small and quite flat. So it is actually a great city for walking or running. And as you say, cycling is something that is definitely an option, but it's just being mindful of safety and security and that side of things, particularly if you're not an experienced cyclist. But definitely it's a city that you can easily take advantage of active travel options. You don't have to pay to travel around the city. But you know, one great thing, the Scottish government are really focussing on bus travel free for for under 22's moving forward. And I think that will hopefully mean that our students in future years will be able to benefit from from free bus travel, which is fantastic. So if you did want to, our weather isn't always reliable and you wanted to hop on the bus, there's lots of local routes. And we do run a bus service between Hillhead and Campus and our Forestier Hill campus free of charge during term time as well. So notwithstanding any free offers from the Scottish government for students, that's still something that we can do. So I think it's just being mindful of the different options that are available. But certainly you don't have to pay to travel around Aberdeen as the city isn't isn't too big or inaccessible that you will always have to pay to travel.

**Michaela** [00:44:19] Yeah, absolutely. I worked in the city centre during my first year when I lived in Hillhead, and like you mentioned, Vera, it's a little bit further away, I would say. I speed walked and I did it in about 45 minutes, but I also did cycle sometimes. And I moved into Aberdeen without a bike because I moved to Aberdeen with just one suitcase. So obviously no space for a bike. And I wondered where can I get a bike? And I actually found there's this amazing society on campus, they're called Becycle and they run schemes where you can pretty much like rent a bike from them for the academic year. You put down a deposit, you get a bike and the bike might need some repairs. You might need to do a bit of work to get it roadworthy, but then you just upkeep it throughout the year and at the end of your academic year, you get your deposit back. So you pretty much get a free bike just for the price or money that you put down at the beginning of the year. And they're always hanging out together every like Tuesday and Saturday. They just have like a drop in clinic sort of thing. So even if you do have your own bike and anything happens to it, you can take it to those guys there and they're really helpful, they know a lot about bikes and it's just students who are passionate about sustainability and, you know, sort of fixing things rather than buying a brand new bike. They get donated bikes from anyone and they just take care of them. And that's something that you can do if you want to cycle around. But as we said, you don't have to cycle, walking is perfectly sustainable. And something that also some people ask about is whether you actually need a car to do things during the weekend. What do you do if you want to visit the beautiful nature that we've got around us? Do you need a car to get everywhere there? Vera do you have experience with going on little trips away from Aberdeen?

**Vera** [00:46:22] Yeah, definitely, I mean, I love the great outdoors, I love travelling, so I try to get out as much as I can, of course, during term time it does get a little bit busy

sometimes, but there's definitely lots of options that are very reachable by public transport. It does always take a bit longer than driving. So if you do have a friend with a car, it might be nice to organise a trip, but it's definitely not necessary. Also, societies sometimes organise trips. There's lots of like hiking societies, things like that, even just like with the anthropology societies, we've organised field trips. So definitely use those and then they will organise the transport and you get to join that for a very small price. Cycling, again, as I went to Banchory the other day, that was really nice. So there's definitely plenty of routes that you can take, just walking, cycling, taking the bus out to Newburgh or even a bit farther into the Cairngorms. Yeah, if you just want to have like a day trip where we can do it, it's definitely plenty of options. You don't need to drive.

**Michaela** [00:47:34] I also want to mention something that I discovered quite recently, there are these car clubs which are like a corporate safe sort of club where you join and you just can hire, but it's way cheaper and you can get a car for like half an hour. Usually, I think it starts from like five pounds an hour. So they're reasonable and they're stationed all over the city centre. And I know they're in other cities across the UK as well. So actually, if you're someone who likes to drive but doesn't have their own car, just look up like car sharing clubs near you. And that will give you the opportunity to get a car for an afternoon and go out into the Cairngorms, come back, leave the car in its bay and that's you done, you don't have to maintain it. It's very, very much a budget friendly version of being a car owner I think. Something to also have a look at if you are a licenced driver. But talking about going out and socialising over the weekend, what other things did you do Vera when you were a student during the weekends that you might need to sort of keep in mind and budget for?

**Vera** [00:48:48] Honestly, I think over the weekend I mainly worked because a lot of societies organise their events during the week, not necessarily over the weekend. But of course, it's things like just going out for a day or two during the day, maybe going to the movies. It can all be done on the rather tight budget. I think if you want to just go on a night out £20-25 pounds is enough, if you are able to kind of stick to a budget while you're out. I would always just take out the amount of cash I want to spend on a night and then not bring any debit or credit cards just to make sure that I wouldn't spend more than on.

**Jemma** [00:49:33] Yeah, I think that's a really great tip, I think from my perspective, entertainment and socialising can cost as much or as little as you want it to. It can be really easy to get carried away, particularly at the beginning of term when there's lots of different things happening and you kind of want to be part of all the different things that are going on. But it's just a case of being mindful and setting a budget and considering where there might be deals for things like two for one at the cinema on certain days of the week, vouchers for eating out, you know, if you have a loyalty card with one of the supermarkets, for example, you can take that in for vouchers to eat at restaurants or to go to the cinema. And I think one really key piece of advice which I would give, which I wish someone had given me and it was easy for me to say now in my advanced years in comparison to students, but I think it's worth seeing that missing a social event will not mean that you're not part of a social group or that you're not part of the crowd. And I would always encourage students to just be open with one another about their financial circumstances and how much money they have, because it can be really easy for the person with the biggest budget to get carried away and lead the way in terms of making plans or suggesting things to do. And unless people speak up and say, you know what, that cost a little bit too much for me, then actually you could end up getting carried away and spending money to try and keep in with your friends when the reality is that your friends will want to spend time with you regardless of how much it costs or what it is that you're

doing. So I think it's always good getting together with your friends and coming up with a list of ideas of fun things to do. There's lots of great things to do in the city, like the art gallery, the museums, the parks and gardens. We've got a lovely beach, lots of outside space. A trip to the coffee shop isn't going to cost a fortune if you budget that in. So I think it's just being honest, speaking to your friends and coming up with a plan for the types of things that you can all afford to do and enjoy and not being too worried about missing out if you don't go on every single night out. And the reality is, and I know this from experience, you will enjoy social events a lot more if you know that they're within your budget and you can afford to go out and do them, than if you're sort of joining in and don't have the money or you're concerned about how much money is in your bank account or whether you're going to be able to afford to buy drinks for your friends. So it's just, it's not getting carried away and being open and honest with your friends and just budgeting for these things to enjoy them as much as you possibly can.

**Michaela** [00:52:10] Yeah, I can say from a personal experience, loads of my friends, we're not exactly good with money and by the end of the month or by the time it got closer to when they were getting their student loan paid in, they would just say, like, oh, I'm really broke right now. I can't go out that night. And we would just be like, OK, do you just want to watch a movie at my flat? Because I've got a bigger TV. So it was never like if they said they didn't have the cash that weekend, we were never just like abandoning them behind and just never speaking to them again, we just adjusted our plans because at some point every single one of us said, I don't have the money right now because I'm going on a trip to Berlin next weekend, so I'm just saving up for that. And that's absolutely normal as a student and even beyond. Obviously, it's perfectly fine. And if you even want to tell people like, oh, can we not go to that restaurant, that was quite expensive and instead go to this one. People are fine with that.

**Vera** [00:53:13] I also find that often people would actually really appreciate me offering a more budget friendly option because they weren't very good, as you said, like sticking to a budget. So if I would say, why don't we just have dinner at mine instead of going to a restaurant or like organise some kind of party instead of going out watching a movie, everyone would actually be like, oh, that's a really good idea because I actually don't have a lot of money that they wouldn't want to say or they wouldn't even think about it as much as you might have. So I think in the end, people might actually really appreciate it. If you come up with more budget options, that definitely won't be like, oh, in that case you're just not coming and we won't be friends anymore. Like, that's not going to happen. I think in general, people actually really value that because it's going to save them money as well. And I think a lot of students are on a tight budget.

**Michaela** [00:54:05] Yeah, absolutely. And speaking about tight budgets, a lot of people will have jobs. You know, a lot of students do get some student loan, but it might not even cover their accommodation. As I said before, I didn't get anything from my government. Some other people might just want extra spending cash for those nights out and that sort of stuff to pad out their lifestyle. Vera you've had a job pretty much throughout your degree. Is that right?

**Vera** [00:54:36] Yeah, that's correct. I did. I worked quite a lot in the months leading up to my degree. So over summer back home. So I did have a little bit of like an emergency fund because I didn't know how easy it was going to be finding a job here. And that turned out to be quite useful because it did take me a couple of months. I think I started working in November with my first year and I found a job just through my flatmates, I worked in a restaurant during my first year. And then I had a summer job abroad over summer. And

then when I came back, I started working for a tuition centre and I still work there and that has always worked out just fine. I actually thought it was also really nice to have something to do outside of Uni. And you get to meet some people who aren't students, or at least not at the University of Aberdeen to kind of get out of the student bubble a little bit as well. I mean, of course, it's great to be able to make a little bit of money. And also, if you're working in a restaurant or in the evening, you're making money instead of spending it at night. So that also really helps. But yeah, I always really enjoy that, actually. And it's definitely feasible to work just a part time job next to your degree.

**Michaela** [00:55:52] Yeah, there's loads of different industries that you as a student would really be welcomed in, loads of managers of different stores and that sort of stuff actually are looking specifically for students because if you are working full time, you probably don't want to work evenings and weekends while students want to work evenings and weekends. So obviously retail, hospitality, there are also care jobs. So if that's something that you're actually interested in as a career, as in going into health care. Caring jobs on the side might be absolutely fantastic, but there's just so many different types of jobs. And some of them offer a contract as little as four hours at a clothing store, which was literally just four hours on Saturday morning. Some offer, I think about 10, 12, 16 hours. I would say personally, 16 hours, which is two full days, was about right for me because that meant that I could work like Thursday evening and Saturday day. And then Sunday I had one full day completely off. But that's something also that you should probably have a think about depending on your degree. Obviously, if you're doing medicine like you're going to be quite busy during the week and during your evenings so it might be a bit different. But if you're doing a degree that is a bit more about studying in your own time, like humanities, you might be able to organise your own study time better and therefore you can also organise when you work. And a lot of people that I worked with did just like three, four hour shifts. So literally they would do one shift in the morning before they went to a lecture or the other way around. And there's just a lot of flexibility. A lot of the time students also are almost expected to go away for the summer, and that's usually when the quiet periods are as well for at least the industry I was in. So, you know, some managers would be very much open to working with you, giving you time off for your exams and studying and working with you on your schedule.

**Jemma** [00:58:05] Yeah, I mean, I think we would always recommend that 16 hours would be around about the kind of maximum that a full time undergraduate should undertake, but it will depend on the degree programme, the one thing I would say is that you are unlikely to get your timetable until you start your studies or at least the week before studies begin. So a lot of students do contact us over the summer either before they start their studies with us in Aberdeen or before their next degree programme and the next year of their degree programme begins. And just due to course selection and that side of things, it's not always possible to get a published timetable. So what we would always recommend is that a student before they come to Aberdeen has enough money to kind of tide them over for the first month or two over and above their student loan or any money that they've got coming in, just because it isn't always going to be possible to get a job straight away that's going to fit around the timetable that you have. And you mentioned there weekend working. They're always the most popular jobs for students. So actually they can be harder to come by. And it's often the day time slots and the evenings that that you'll find you can then fit around once you have your timetable. A lot of degree programmes, as you say, there's some flexibility there to work, but some programmes will reach a point where there's placements required, industrial placements or placements in schools if you're teaching or medicine. And we would always just encourage students to speak to student support if they are used to sustaining themselves on part time income and have found

themselves in a period of their degree studies where they're not able to do that to the same extent as they would usually because there may be hardship funding that can help fill the gap a little bit. And also, if a student has a job and it's ended unexpectedly then come and speak to support services, because that's an unexpected thing that we can really help with and just be mindful that the association and careers databases recommending jobs that are with employers that really want to work with students. And we've highlighted already that it can be great for your career track, great for experience, but it's just being mindful of not letting it overtake. And I think the other thing to highlight as well is that for any students who are with us on a visa, there will be requirements that you need to fulfil as part of your visa. So it's really important that you check the terms that are written on your visa or your BRP letter to confirm how many hours you are allowed to work while still studying with us, and be mindful as well that some voluntary work can be included in those hours, so it's just always speaking to the people that you're working with, whether it's paid or not, to ensure whether or not those hours count towards your hours under your visa. But usually the terms of visas, the amount of hours that they recommend as the maximum is more than we would recommend in terms of fitting studies around work anyway. But it's just, you know, it's just to highlight that that is something to be aware of. But, yeah, I mean, working part time is a great way to get money and it's a great way to meet people and get experience for your CV and the future. But it's just remembering that first and foremost, your studies will be the thing that are your priority.

**Vera** [01:01:18] I think also, if you do find it difficult to work aside your degree, to keep in mind that you've got like three to four months off every summer, so you can make the most of that, if you work full time throughout the summer, you can save up quite a lot. And that will go a long way during your academic year if you don't get the time to work while you're studying.

**Michaela** [01:01:39] Yeah, and I want to just calm down everyone who's thinking it's going to be a lot of money. I don't know if I can afford to come to Aberdeen. I did not as I've said multiple times throughout this podcast, I did not get any loans. I did not get any parental support. I worked 16 hours a week. And then during summer I worked more and I was perfectly fine. I still went on holidays. So during the summer when I could pick up over time, I did. And that was going towards my sort of fun money, my going to China for two weeks money. And whenever I worked during the term time that was sort of going towards my rent and my food and all of that. So, you know, it's perfectly possible to do this without any support. And as Jemma said as well, like, if you do need any help, if you're really struggling or you suddenly find yourself without a source of money that you had before your degree, you can talk to them. They can help you advise you where you could cut down what you could do differently in any way. So absolutely don't be afraid of the expense, because the minimum wage in the UK is actually very good and you can sustain yourself on it. OK, so I think we've come to sort of a full circle of talking about everything possible that there is about budgeting and studying and living at Uni and Aberdeen specifically. So I hope that this was quite a comprehensive overview. Well, I mean, it did take a while, but we got here we've spoken about everything possible. So I would just like to sort of close it off with if you guys have any main tips of what you would recommend, Vera from your own experience of recently being a student and Jemma what you might come across from students and what your advice to students would be, what would be your parting words?

**Vera** [01:03:41] I think for me, like my main top tip is to just keep track of your expenses, like you can be great at budgeting, but then maybe one day you're going to spend £50 a

month or like you said, like you might just get coffee every day and think, oh, it's just too close. You don't really realise that adds up to quite a significant amount. So if you are on a tight budget or even if you're not, or you just want to know where your money is going, keep track of it. Like I've always had Excel spreadsheets or great apps that you can use to categorise things for your phone or your tablet just so you know what you're spending money on, and then at the end of the month, you can also see what you could maybe do better or what you could do differently the next month if you have gone a little bit over budget. So I think that's definitely something that's helped me out a lot throughout the years at Uni is just to know where my money is going and how much is coming in and what's going on.

**Jemma** [01:04:37] Yeah, so I think that's fantastic advice there. And I think that would be my key advice as well, is to make sure that you're keeping a budget and then reflecting on that budget on a monthly basis. So actually, looking at your bank statements, I think that that can sound like really obvious advice, but a lot of people just don't see sitting down with your bank statement every month and actually tallying up how much you're spending on different things and cross checking that against your budget and then making changes in the future months. So I think I referenced already either making changes to your lifestyle or making changes to the budget. So actually, I'm spending this amount on coffee, but I'm really enjoying that time that I'm spending and I don't think it's too much. But it does mean I'm going to have to cut down in other areas and hopefully by doing that it will allow you to identify any issues in advance and come and speak to somebody. If you can see, actually, I think my electricity bill is going to come in next month. And based on my budget, I'm not going to have enough to cover that. I'm going to need some help here. What can I do or what can I change? The other thing is to have mobile banking, an app for mobile banking. Most UK banks have got a mobile banking app and it will allow you to keep track of your spend. It will send you alerts when payments are made on your card. So if something happens that you don't expect, you'll be able to pick it up really quickly, that you can identify issues. But also, a lot of banks now offer really fantastic advice and services that will tally up how much you're spending in different things and say you spend X amount of money in Tesco or one of the big supermarkets this month. Is that what you expect to spend? Does that surprise you? So it does a little bit of the legwork for you. There's a lot of really great technology available now. Just keeping an eye on deals. We've got a lot of really great information on our website. So just looking at the website, looking at the hints and tips and the things that we recommend that students look at and just be really wary of loans and credit cards, anything, any money that's going to cost you money effectively. So anything with interest associated with it, we would always recommend only looking at these types of things if you know that you're going to be able to pay them off in full very quickly or relatively quickly because it won't work out as a good option longer term, if you end up paying more, particularly when you look at the cost of something, if you've borrowed money to buy something, it may end up costing you twice as much as it would have cost it if you'd save the money for it. So that's always just like a really sensible piece of advice that we would give, but ultimately enjoy the student experience. As Michaela has already highlighted, it's manageable on a budget. There's lots of different ways to save money and enjoy yourself without spending a fortune. So just budget for those fun times, budget for those kind of big nights out or blow outs that you want to enjoy and cut back in other areas because it's definitely doable. It's a really easy thing to do if you take the time to actually sit and look at your budget.

**Michaela** [01:07:32] Yeah, and I want to share one technique that I developed over the years. I actually ended up having two current accounts and one was my sort of bills and things I have to have to survive, and that's where my wages would go in, and then I had a

fun account where I only put in money that I actually had left over. So it never got to the end of the month and I didn't have enough for rent because that was locked away in a different account. And if I had my fun account, which was running low on cash, I just knew I couldn't do more because I wouldn't be able to spend that much money because it would have to come out of my utilities. So I think maybe for some people visualising it like that and actually having it separate, it might also be quite a good way to just make sure you are never in a bad, bad situation where you can't afford your basic living expenses.

**Jemma** [01:08:29] I think that's a great advice about having multiple bank accounts for different purposes. One thing that we see really often in students in financial hardship is that they have too many bank accounts, actually, and their moving really small amounts of money between lots of different bank accounts and in some way, I think that they hope that the money will multiply between them. So it's just labelling these bank accounts. Usually your banks will allow you to actually put a name on your different bank accounts, just having those different ones. But I think that's a really great piece of advice, to have different sources of income going into different places and knowing where that money is going to go when you're looking at your budget.

**Michaela** [01:09:06] So with that, we will wrap it up today. Thank you so much to Jemma and Vera for joining us. It was really lovely chatting to you both. And as we've said throughout, if you have any concerns either before or during your degree or, you know, if you want to just be really prepared, the student support team are here for you and will be able to give you advice on anything that you might need. They have loads of different events throughout the year that they run. So if you don't want to necessarily attend a one to one, that is also not necessary, you know, they will be doing presentations and different sort of events during the year. We will link some of these resources in our show notes. So if you do have any further questions or you would like to research some more, do have a look in our show notes and join us again next week for another very interesting episode of our Ask Everything podcast. Thank you.

**Amy** [01:10:08] Thank you for joining us for this episode of the Ask Abdeen podcast, if you would like to suggest a topic we should cover, please email us at [ukteam@abdn.ac.uk](mailto:ukteam@abdn.ac.uk). We would love to hear from you. To be alerted about new episodes. Subscribe wherever you get your podcasts.