

# Are you worrying and feeling anxious about your money?

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## Here is how we can help you...

Feeling unsure about your finances can significantly impact your wellbeing. Feelings of worry, anxiety and sometimes depression are common when it comes to money. Poor money management can also impact your general health. Whether you are feeling worried about if you have enough money to meet your basic needs, struggling to manage your student loan or have found yourself in debt, it is important to speak to someone.



# Advice and tips

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**Do not ignore it:** Avoiding thinking about your finances will often leave you feeling more anxious. The sooner you start seeking assistance, the better you'll feel.



**Speak to someone:** Sharing your concerns with someone is the first step to gaining the support you need. The University has many experienced professionals you can turn to free of charge. Teams such as Student Financial Support, RUSU and Student Welfare are available to listen and assist you.



**Educate yourself:** The University has partnered with Blackbullion ([blackbullion.com](https://blackbullion.com)) a financial education platform made for university students to better manage money. They offer courses on everything money related including budgeting, explaining student loans or debt.

If you find yourself in a position where you do not have enough the University may be able to offer assistance. More information can be found on our Money Matters site [reading.ac.uk/money](https://reading.ac.uk/money) or accompanying leaflets.



**Create a plan:** Evaluate how you spend. Being aware of how you spend on a weekly basis helps you to manage it. Creating a budget will help you be more conscious and in control of your spending. If you would prefer to do this with someone, the Student Financial Support Team at the University offers Money Health Checks. You can sit with an adviser and get personalised advice on how to improve your finances. The Chaplaincy and RUSU can also help with advice on how to set a budget.



**Separate your spending money:** Put your budgeted spending money in a different account to what your loan is paid into. That way, you will be able to limit what you spend and feel more in control. Digital banks are great for keeping track of your spending with their built-in budgeting tools.



**Build an emergency fund:** Unexpected costs happen. Things break or cost more than initially expected. Setting aside a little bit of money in case of emergency can give you a sense of security. It doesn't have to be a huge amount. Setting aside £5 a month can equal £180 over a three-year course.

# Sources of support

The University offers many resources from which you can seek support. Please reach out so we can advise you and help you to manage your finances better.

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## Student Financial Support

**Drop-in sessions run on Monday, Wednesday and Friday 09:30–12:00 on the Ground Floor of the Carrington Building.**

There is no need to make an appointment. We also offer money health checks and budget support to aid your financial management.

Telephone: **0118 378 5555**

Email: **[studentfunding@reading.ac.uk](mailto:studentfunding@reading.ac.uk)**

For more information please visit our Money Matters site at **[reading.ac.uk/money](http://reading.ac.uk/money)**

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## RUSU

**Drop-ins run 11:00–13:30 on Monday, Tuesday, Thursday and Friday and 14:00–16:30 on Wednesday.**

RUSU's specialist money advisers are trained and experienced in offering free, confidential, independent advice and information on all money related matters from budgeting to debt management. This also includes funding available outside of the University, such as the welfare benefit system.

**[rusu.co.uk/advice/money](http://rusu.co.uk/advice/money)**

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## Student Welfare Team

**Drop-in service Monday–Friday 10:00–16:00 in the Carrington Building.**

If you are feeling like you are struggling with your money and it is impacting your wellbeing, it is important to speak to someone. The Student Welfare Team can assist you alongside your Student Financial Support Team.

You can also make an appointment by emailing the team at **[studentwelfare@reading.ac.uk](mailto:studentwelfare@reading.ac.uk)**

**[reading.ac.uk/welfare-team](http://reading.ac.uk/welfare-team)**

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## The University of Reading Chaplaincy Centre

The Chaplaincy is based around the work of the Chaplains – a friendly group of men and women drawn from local churches who offer support to students and staff, whatever their religious beliefs. The Chaplaincy in conjunction with Christians Against Poverty run free budgeting and finance management courses for students.

You can contact a member of the Chaplaincy free and confidentially on:

Telephone: **0118 378 8797**

Email: **[chaplaincy@reading.ac.uk](mailto:chaplaincy@reading.ac.uk)**

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## Life Tools

Life Tools is a programme of free talks and online courses given by members of staff in Student Services. They are based on a variety of student-focused topics to help you manage academic demands effectively, improve your resilience when life becomes challenging and enhance your personal wellbeing.

**[reading.ac.uk/life-tools](https://reading.ac.uk/life-tools)**

Our 'Living well on a student budget' talks are here to help you understand what influences your relationship with money. They run throughout the academic year. See the full list of talks using the link above.

** For more information, please contact:**

**Student Financial Support Team**

Located in the Carrington Building

**[studentfunding@reading.ac.uk](mailto:studentfunding@reading.ac.uk)**

Tel (0118) 378 5555

** @UniRdg\_Money**

**[reading.ac.uk/money](https://reading.ac.uk/money)**