

Year 12

Financial Planning for Students

Wednesday 27th May 2020

1. * Student Ambassador01 2: Hi, my name is Théa and I am currently in my third year studying Business. The theme for today's forum is 'Financial Planning for Students'. For those of you who are new to the forums, you are welcome to ask me questions either directly related to the theme or about any other aspect of university life. Anything I can't answer I will refer on and someone from the Exeter Scholars team will get back to you with a response in the next few days. For those of you that have logged on before, welcome back!

Before we start I just want to give you a quick overview of how the session itself works in case you've not used one before.

When you post a message it will be sent to me to reply to and will show on your wall as awaiting reply. When I reply to your message it will then post to the public wall for you and everyone else to see. Until I have replied, no-one else will see your message. Bear with me, as when it gets busy it will take me a few moments to reply – but don't worry, you won't have been forgotten!

2. * Student Ambassador01: Hi, my name is Alex and I am currently in my third year studying Philosophy and Modern Languages.

3. * Siobhan Harper: Hi everyone. This is Siobhan from the Exeter Scholars programme. I'm here alongside Miranda and Alice, and I'll be answering general questions about the Exeter Scholars programme, coronavirus updates, and anything else of that nature.

4. * Siobhan Harper: IF YOU POST A QUESTION IN THE ONLINE FORUM, THEN YOUR PARTICIPATION WILL COUNT AND BE RECORDED – EVEN IF YOU DON'T GET AN ANSWER. WE WILL TRY TO ANSWER ALL QUESTIONS TONIGHT, BUT IF WE'RE NOT ABLE TO DO SO THEN AN ANSWER TO YOUR QUESTION WILL BE EMAILED TO YOU AS SOON AS WE CAN.

5. Amelia Browne: What would be a typical food budget for a week if living in self-catered?

* Siobhan Harper: Hi Amelia. Thanks for your question! This entirely depends on your living situation, your priorities, your dietary requirements, your income, etc., so it's very difficult to say. However, the following webpage might be useful: www.exeter.ac.uk/undergraduate/fees/livingcosts/. Please do bear in mind that budgets change hugely from person to person, and you can change your budget yourself if you have a little more or little less money from one week to the next. It's likely that most of your fellow students will be conscious of food costs (it's fairly typical for a student to be so!) so you almost certainly won't be alone in having a careful budget. I hope that this helps!

6. Emily Burroughs: What different types of bursaries or scholarships are there available at Exeter University?

* Siobhan Harper: Hi Emily. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything:

www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

7. Amelia Browne: Do you have any tips to help with making sure that you are financially stable throughout the year

* Student Ambassador01 2: Amelia, I recommend keeping to a specific budget per week! It is an effective way to keep track of your expenses. Food- Night out - restaurant

8. casey phillips: Hey, would you recommend living in student accommodation close to the uni and paying more or further away and paying less

* Student Ambassador01: Hi Casey, this is a personal decision to make, and depends on your financial situation. I really enjoyed living close to the university in my first year (I lived on campus), this makes getting to lectures quicker and convenient, however, some of my friends preferred living off campus as they felt they could disconnect and they enjoyed living closer to town. It is important to remember that there are also different options that make an accommodation cheaper/more expensive aside from the location such as an en-suite or shared bathroom, so it may be good to weigh up the importance to you of these aspects as well.

9. Olivia_Thomas: Hi, how can we find out about the types of student finance available?

* Student Ambassador01: Hi Olivia, Student Finance is directed by the government, your maintenance loan is means tested, which means depending on the circumstances you could have a higher loan or the minimum. Here is a helpful link for you: www.gov.uk/student-finance/new-fulltime-students.

10. Erica Chivers: Hi, does Exeter offer any scholarships, bursaries or grants? Thank you

* Student Ambassador01: Hello Erica, there are scholarships offered by the university: sports, choral, global excellence scholarship and entrance scholarships. You can find them at this webpage: www.exeter.ac.uk/undergraduate/fees/scholarships/. Exeter also automatically assesses your entitlement for an award based on your household income information provided by the relevant UK funding body (e.g. Student Finance England) as long as you consent to the sharing of this information. Please find more details here: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/

11. Ellie King: Hi thank you for answering questions this evening! I want to combine a law degree with German and spend my 3rd year abroad and I was wondering how much financially it makes a difference compared to a normal 3 year degree?

* Student Ambassador01: Hello Ellie, there are a few factors to consider in this, I myself am returning from a year abroad. The cost of the year itself is reduced. I was still able to receive my student loan during that year and at the time Erasmus grants also provided an extra source of money (Erasmus agreement dependent). There are also companies that sometimes offer financial assistance to students going abroad such as the Santander Travel Grant, which you can find more details about here: www.exeter.ac.uk/careers/global/fundingyouroppportunity/santander/. So there are ways of keeping on top of finances, but remember to consider the cost of flights and relocation. And the cost of living is often dependent on the city and country, so that is something to research.

12. Ethan Bingham: Does your course allow you enough time to also have a part-time job to support your time at uni?

* Student Ambassador01 2: Hey Ethan, Yes it depends of your subject but most of the students have time to find a part-time job!

13. Bethany Hiatt: Hi! How did you go about securing accommodation for second year if you moved off campus? At what point in first year did you have to do it by?

* Student Ambassador01 2: Hey Bethany, for finding a flat or house on your second year you have many agencies and websites! I personally started looking from January!

14. Rachel Biggs: are there any aspects to financial planning that students often forget to factor into their monthly budget?

* Student Ambassador01: Hello Rachel, a lot of people have different priorities when financially planning. I think something important to remember is having back up money in case something occurs that you aren't expecting, such as needing to get a train ticket home or replacing an item that gets broken. I would also encourage you to remember about the cost of materials for the course as sometimes you are expected to purchase books for your modules, and some of these are more expensive than people plan on.

15. emily lintern: How much do you budget a week?

* Student Ambassador01 2: Hello Emily, it really depends but I usually spend £90 a week if I have dinner at mine.

16. Hyrum Willis: What are living costs like at Exeter? Is the Penryn campus cheaper than the other campuses?

* Student Ambassador01 2: Hello Hyrum, I am pretty sure it is less expensive than in Exeter. You have very affordable food on campus and even in town!

17. Kyle Stevens: I read on the website about Scholarships within the Scholars program, do you know how they work?

* Student Ambassador01: Hello Kyle, there are 4 different types of scholarships: sport, choral, global excellence and entrance scholarships and some travel scholarships available. They vary in their criteria to encourage you to take a look at this webpage: www.exeter.ac.uk/undergraduate/fees/scholarships/.

18. Lucy Hancock: Hello, if coronavirus lasts until next school year, how will medical students gain experience in a hospital environment if lectures are online?

* Siobhan Harper: Hi Lucy. Thanks for your question! I'm afraid we just don't have an answer for you about this, since it's really difficult to say at the moment what's going to happen. You may be aware the members of the University of Exeter College of Medicine and Health (the Medical School) are actually working at hospitals to help with the covid-19 response, so this is unlikely to be something that has been mapped out at this stage. I can only assure you that the University of Exeter, and every other university, is working on these issues, and they are very conscious of how this will be affecting students in year 12 who are looking to go to uni next year. If you have any more questions, please do contact us at exeterscholars@exeter.ac.uk.

19. MollyRendle: Hi, when will we have to apply for student loans etc.?

* Student Ambassador01: Hello Molly, as the government is in the governing body for student loans this information can be found on their website. The deadline to apply this year is 22 May for new students although you can technically apply for funding up to 9 months after starting, but this would mean going some time at university without your loan. www.gov.uk/government/news/students-can-apply-now-for-2021-student-finance

20. (Deleted) Sophie Holder: did you find it hard having to budget for yourself at university? What things did you do to help control any money worries?

* Student Ambassador01: Hello Sophie. I found it reasonably oaky to budget at university, sometimes I would be lower on money than others but it is about keeping on top of it. Some of my friends kept all their receipts and kept a weekly spreadsheet of incomings and outgoings. There are some videos on our University of Exeter YouTube page about learning how to budget whilst at university. You can also find some budgeting tips and a budget calculator provided by UCAS here: www.ucas.com/study-in-exeter

21. NyeHerron: Does having a Student loan make you more worried about your future or are you confident that University is the right choice for you and that it isn't an issue

* Student Ambassador01 2: Hey Nye! I definitely think that university is the right choice personally. I have learnt a lot during my 3 years. In my course, I had to do internship as well, great exercise for future jobs!

22. (Deleted) Freya Rose and Oliver Rose: Freya Rose: Have you got any tips on managing a budget?

* Student Ambassador01: Hello Freya, some of my friends kept all their receipts and kept a weekly spreadsheet of incomings and outgoings. I also had my bank apps on my phone so I could keep an eye on them easily. There are some videos on our University of Exeter YouTube page about learning how to budget whilst at university. You can also find some budgeting tips and a budget calculator provided by UCAS here: www.ucas.com/study-in-exeter.

23. laurenfilew: How do you find having a part time job whilst being a full time student?

* Student Ambassador01 2: Hey Lauren! It is really easy to adapt and you have plenty of time for a social life as well!

24. Stacey Cole: when studying at uni, I will need a job. How many hours would be practical?

* Student Ambassador01: Hello Stacey. I think this is quite a personal decision to make as it also depends on your time management skills and making sure you find an employer who is understanding about you needing to commit to your studies, but don't worry there are lots of places in Exeter that hire students. It also depends on your course, as some courses have a higher number of contact hours which makes it harder to fit in a job during the daytime, whereas courses with more independent study you can be more flexible about the times you can work. You will also need to consider if there is a sports club or society that you wish to dedicate your time to. There isn't a definitive answer to this question so it may be a good idea to see how you find the workload and contact hours first and then decide how much time you can give to a job.

25. Siobhan Smith: Is applying for finance simple/easy to understand?

* Student Ambassador01: Hi Siobhan, yes the process was pretty simple. There are certain bits of information you may need to ask your parents and documents to have to hand but they guide you through the process, I haven't known anyone to struggle to understand it.

26. Ben_Heyes: Hi all, I was wondering what opportunities there might be to earn money on campus?

* Student Ambassador01 2: Hey Ben! On campus, you can join the Student Ambassador team but if you want something else you have plenty of opportunities in town!

27. Louis Buschtoens: How will the travel expenses from sessions that we have already attended be reimbursed?

* Siobhan Harper: Hi Louis. Thanks for your question! Assuming that you mean the Exeter Scholars subject activity sessions that you attended earlier in the year, then please you simply need to complete the travel expenses claim form found here: www.exeter.ac.uk/exeterscholars/currentparticipants/travelbursary/. Just follow the instructions and send the form to me at exeterscholars@exeter.ac.uk. If you have any questions or issues about this, please just let me know at the same email address. Hope this helps!

28. Lucy Hancock: Also, how much money do you think you need to save up before you go to university?

* Student Ambassador01: Hello Lucy, this is a difficult question as it depends on many factors. You may wish to save up more to be able to have an en-suite, or you may be happy/prefer to share a bathroom. You may wish to save up more and be in catered accommodation, or you may prefer to live in self-catered accommodation. It depends on what activities you want to participate in that cost money. I think first you need to decide what you want when you go to university first and the lifestyle you want. If you want a catered accommodation with an en-suite and be participating in costly activities every day, then you will need more. You may wish to create a spreadsheet to see what amount of money will meet each of your preferences in terms of your living situation. I hope this helps

29. Teazel Deslandes: how do you manage your time with studying and with work? How many hours a week is suitable to work?

* Student Ambassador01 2: Hey Teazel! You are going to have some weeks when you are going to study more than others. Personally, on my first year I had plenty of free time, you don't really count the hours, it depends if you have presentations, group works or essays!

30. Niamh stephen: did you find budgeting difficult?

* Student Ambassador01 2: Niamh, not really honestly, you just get used to it, and there are some weeks that you are going to spend less than usual so it compensate!

31. Jamie Barnes: How many hours per week would you recommend working as a uni student?

* Student Ambassador01: I think this is quite a personal decision to make as it also depends on your time management skills and making sure you find an employer who is understanding about you needing to commit to your studies, but don't worry there are lots of places in Exeter that hire students. It also depends on your course, as some courses have a higher number of contact hours which makes it harder to fit in a job during the daytime, whereas courses with more independent study you can be more flexible about the times you can work. You will also need to consider if there is a sports club or society that you wish to dedicate your time to. There isn't a definitive answer to this question so it may be a good idea to see how you find the workload and contact hours first and then decide how much time you can give to a job.

32. Freya Rose and Oliver Rose: Oliver Rose: Where can I find information on grants or scholarships which I can apply for?

* Siobhan Harper: Hi Oliver. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

33. Jacob Power: Would it be advised to save up before going to uni?

* Student Ambassador01 2: Hey Jacob, Not necessarily!

34. Morgan watkin: Are there grants available from the university?

* Siobhan Harper: Hi Morgan. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

35. Emma Coumbe: Hello, how do you effectively manage your finances? How do you ensure you are keeping on top of your student loan, accommodation, food bills or a night out? Many thanks

* Student Ambassador01 2: Hey Emma, in my personal experience I have a particular budget per month to not cross and divide it per weeks depending of if I am going to go out a lot or not. To be honest, the clubs and pubs are not expensive.

36. William Stokes: Hi, what are the average living costs per week of a first year uni student?

* Student Ambassador01 2: Hey William! It really depends on your lifestyle but I usually buy £40 of groceries per week which is more than enough and then it depends if you are going to go out a lot. But pubs and restaurants aren't expensive!

37. Erica Chivers: To qualify for the NHS courses bursary, do you have to work for 2 years after you've finished university in the NHS in Exeter. I read about the bursary in a different university, but it said that you have to work for 2 years in the local area. Thank you!

* Siobhan Harper: Hi Erica. Thanks for your question! I'm afraid I'm not entirely certain about this. However, if you could please put this question in an email to exeterscholars@exeter.ac.uk, I will be able to get an answer to you as soon as possible! In the meantime, I have found this article which may be useful: www.thecompleteuniversityguide.co.uk/student-advice/finance/nhs-bursary. However, if you want an answer specific to the University of Exeter, then please do email me.

38. Hannah Ward: how do you make sure you have the right balance between uni work, part time work and a social life?

* Student Ambassador01 2: Hannah, as a Business students my schedule was very flexible, so I usually have lectures on the morning and seminars early afternoon. It gives you plenty of time to find the perfect balance!

39. Coby Williams: Is there a programme to support students who aren't as financially stable as others?

* Siobhan Harper: Hi Coby. Thanks for your question! I'm afraid I'm not sure about a programme, as such, but there are some bursaries and scholarships available. Firstly, there is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. Secondly, there are a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

40. Josh Collett: Do you think that covid-19 is going to change the costs of uni?

* Student Ambassador01: Hi Josh, in terms of tuition fees there has been no indication that the cost will be lowered.

41. Angus Hirst: Does Exeter provide resources/guidance for helping with finances? Do other universities offer similar programs?

* Siobhan Harper: Hi Angus. Thanks for your question! In short, the University of Exeter does provide some advice and guidance services for finance, and I expect that this is true of most, if not all, universities. You can find out more about the kind of information and support available here: www.exeter.ac.uk/students/finance/studentfunding/. I hope that this helps!

42. Megan Whitefield: Did the distance from home to university influence your choice financially? Also for your first year at university, did you get a job to help/aid you financially?

* Student Ambassador01 2: Hey Megan! Not really, my family lives in France but I managed to see them during holidays in December and April. I only joined the Student Ambassador team, I didn't get any other job. If you stick to your budget everything is going to be fine!

43. Harry Dearing: What sort of jobs are available for students at Exeter?

* Student Ambassador01 2: Hey Harry! There is a 'Career Zone' office, you can go check the availability, and there are plenty of offers. It really depends of what you are looking for or even join our Student Ambassador team!

44. Mia Finch: Hi! Are there any scholarships available? Thanks Mia.

* Siobhan Harper: Hi Mia. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

45. Olivia Cardus: Are there job opportunities available on campus, such as student ambassadors, to help me with living costs?

* Student Ambassador01: Hey Olivia. Yes there are various job opportunities available on campus. We as student ambassadors are paid for our work, however, it is not regular and some months we may be much busier than others depending on shift allocations but the money we earn is definitely helpful with living costs but due to the irregularity isn't consistent. There are other jobs on campus eateries such as the Ram bar, the Grove Diner, Pret, Costa. The University CareerZone (both presencial and website) is a great way of finding part time work whilst at university.

46. Niamh stephen: was student finance easy to apply for?

* Student Ambassador01: I found student finance easy to apply for, there may be some questions that you will need to ask your parents and document you will need to hand but it is quite a standard step-by-step process, nothing to worry about!

47. Will Hooper: On average how much do you spend on food per week?

* Student Ambassador01 2: Hey Will, When I go grocery shopping for my week, I spend up to £40 and it is enough for eating at home every day and sometimes out for lunch!

48. Louise Robertson: do you get to choose what your student loan is spent on or are there certain areas in uni expenses where you must use it?

* Student Ambassador01: Hi Louise, so the tuition fees go straight to the university (this is the £9250) however the student loan is your choice. There are no restrictions on how this money needs to be spent

49. Cameron pearce: is it beneficial to have a part time job along with uni to help with finances or is it too much along with the workload?

* Student Ambassador01: I personally really enjoyed having a part time job as it provided me with skills and supplemented by income. I think this is quite a personal decision to make as it also depends on your time management skills and making sure you find an employer who is understanding about you needing to commit to your studies, but don't worry there are lots of places in Exeter that hire students. It also depends on your course, as some courses have a higher number of contact hours which makes it harder to fit in a job during the daytime, whereas courses with more independent study you can be more flexible about the times you can work. You will also need to consider if there is a sports club or society that you wish to dedicate your time to. There isn't a definitive answer to this question so it may be a good idea to see how you find the workload and contact hours first and then decide how much time you can give to a job.

50. Ben_Heyes: Where might I be able to find out about available grants or additional funding for student fees?

* Siobhan Harper: Hi Ben. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

51. ThomasOates: How do the student loans work?

* Student Ambassador01: Hi Thomas, the student loan is a loan from the government that is paid into your bank account, you then must decide what to do with that money. The loan amount is dictated by your personal circumstances, there is a lowest amount and a highest amount and you will fall somewhere onto the spectrum. They then pay in the amount in 3 instalments, it is up to you how to budget that money.

52. Laura James: is it recommended to have a part time job to help with finances when you are at uni?

* Student Ambassador01: I personally enjoyed having a part time job during university for both employability and financial reasons. I think this is quite a personal decision to make as it also depends on your time management skills and making sure you find an employer who is understanding about you needing to commit to your studies, but don't worry there are lots of places in Exeter that hire students. It also depends on your course, as some courses have a higher number of contact hours which makes it harder to fit in a job during the daytime, whereas courses with more independent study you can be more flexible about the times you can work. You will also need to consider if there is a sports club or society that you wish to dedicate your time to. There isn't a definitive answer to this question so it may be a good idea to see how you find the workload and contact hours first and then decide how much time you can give to a job.

53. Teazel Deslandes: how do you recommend splitting your living spending as well as going out with friends?

* Siobhan Harper: Hi Teazel. Thanks for your question! This entirely depends on your living situation, your priorities, your income, etc., so it's very difficult to say. If you can quickly work out a budget for how much you should be spending on a night out with friends, and then sticking to that budget, it'll be a lot easier for you in the long-run! There are a number of websites that offer advice about this topic as well, such as: www.moneyadvice.service.org.uk/en/articles/budgeting-for-college-or-university, www.savethestudent.org/money/student-budgeting/student-budgeting.html, www.moneysavingexpert.com/students/student-budgeting-planner/, and www.thecompleteuniversityguide.co.uk/student-advice/after-you-start/budgeting-for-university – to name only a few! Please do bear in mind that budgets change hugely from person to person, and you can change your budget yourself if you have a little more or little less money from one week to the next. It's likely that most of your fellow students will be

54. Nadine Wright: hi do you get a loan for your accommodation, food etc. or do you/parents pay for this?

* Student Ambassador01: Hi Nadine, this is dependent on your situation. Everyone is entitled to a student loan, this can be spent how you wish and the amount is decided based on your personal circumstances. Some people have this money as well as financial support from parents but this loan tends to be used/recommended for these living costs that you have mentioned

55. Ethan Bingham: Were there any unexpected expenses that you hadn't planned for?

* Student Ambassador01: I think it is important to have a backup of money in case you have an unexpected cost such as the need to buy a train ticket home or to replace something that breaks. A lot of people were also surprised at the cost of some of the books for their courses. I didn't have to spend much money personally on these types of resources but for some of my friends that hadn't factored that expense into their plans.

56. Amber Rogers: Do you have any advice about comparing accommodation for your second year?

* Student Ambassador01: Hi Amber, it really depends on what you want and what you can get for the budget you have. Think about bathroom situation (en-suite or shared with how many other people?), think about room size, think about what location is important for you (closer to town, closer to campus), whether you or your flatmates will need parking if you bring a car down. These are all key factors to consider when comparing houses for second year

57. Chloe Hobby: What is one tip you wish you'd have been given for managing your finances?

* Student Ambassador01 2: Hey Chloe! You should set yourself a budget from the beginning!

58. Naomi Jenkins: What are the health services like at Exeter Uni? Are there typically long waiting lists, or is it pretty straight forward to get the help you need (physically and mentally)?

* Student Ambassador01 2: Hey Naomi! You have a health service on campus, you just need to register! It is really easy, once you get there you can ask the reception and they will give you a paper to fill. So whenever you need an appointment you can do it online. And you have a lot of support in case you don't feel really well! (on campus as well)

59. Elise Garbutt: what types of scholarships does Exeter offer to students?

* Siobhan Harper: Hi Elisa. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

60. Amelia Browne: is there any help for if you find yourself unable to cope with the amount of finance needing to be paid

* Student Ambassador01: Hi Amelia, the university has a Hardship and Retention fund for students who need extra financial assistance www.exeter.ac.uk/students/finance/studentfunding/hardshipandretentionfund/. If you are talking finance in terms of tuition fees this is paid after graduating as a percentage of your wage once you are earning over a certain amount so this finance needing to be paid shouldn't be an issue during your time at university.

61. Sam Shapland: I know unis pay you for helping out at events and open days, are these worth doing?

* Student Ambassador01 2: Hey Sam, it is not only about missions like this, you can also do some campus tours, and plenty of others missions.

62. Adam. SG: How much impact will it have on the total price of getting a degree if I do not live in Exeter University Accommodation?

* Siobhan Harper: Hi Adam. Thanks for your question! Accommodation can be cheap or it can be pricey, depending on where you go – but if you choose to live at home for your degree studies instead of getting university accommodation, then you are likely to save money. You can find a list of the University of Exeter accommodation prices here: www.exeter.ac.uk/media/universityofexeter/campuservices/accommodation/docs/UG_st8.pdf. (It's a detailed document, so please let me know if you have any questions!). However, if you live at home, then remember you may need to consider rent costs, travel costs, and other such considerations.

* Siobhan Harper: Essentially, this entirely depends on your individual situation and circumstances. There are a number of students who continue to live at home and travel into university for their classes, including previous Exeter Scholars participants; this can be a great way to save money on accommodation costs, and can ease any worries about transitioning, as you have the familiarity of home. Equally, there are a lot of students who have caring responsibilities or other reasons for wanting to remain at home, and they can find support with this. There are often communities of students who all 'live out', and so this can be a group of students already with something in common. On the other side, you may feel that living at home means that you can't be as sociable at night as you want to be – but of course this isn't for everyone! There is plenty of daytime socialising, during and after lectures, so there's no need for this to be the case! It really is a decision for you. I hope that this helps.

63. Genevieve Andrews: How did you learn to budget as you settled into uni?

* Student Ambassador01 2: Hey Genevieve, I learnt from my mistakes ahah! At the beginning I didn't know where to buy food but then I realised than Asda is only a 10min walk from the campus.

64. Connor Maddever: Is there any methods you have found during your time at University that help with saving money?

* Student Ambassador01 2: Hey Connor, my best way was to put money aside just a few pounds every week! So then if I don't stick to my weekly budget I will always have an 'emergency' budget

65. rubydoman: When sorting out accommodation, do we have to arrange it ourselves or can we get some help from the university?

* Student Ambassador01 2: Hey Ruby! If you are talking about accommodation on campus or Halls definitely help you. But for a flat or house, they will just advise you on websites to use and you have plenty of agencies in town

66. Danae Warne: Hi, do we have to buy our own books, textbooks, etc. when we get to university?

* Student Ambassador01: Hello Danae, this depends on the modules. You will find with most, if not all, universities this is the case. That is part of the reason for getting a student loan, is putting it towards those costs. Some people may have lots of books, some very few and the price also varies, so it is important to have a little bit of money ready when you start new modules just in case you are told you need to buy a resource.

67. EvaPascoe: Do you have any advice when it comes to scholarships and bursaries?

* Siobhan Harper: Hi Eva. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by

completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

68. Jem Fawssett: Does your chosen course give you enough time to join sports teams around the campus?

* Student Ambassador01: Hi Jem! My course gives me plenty of time to join sports teams .I'm part of the swimming club and I had the time to dedicate to that, as did many of my friends from other courses and doing other sports. Some training sessions may clash with teaching hours, but that's just the way it goes and most sports teams are really understanding of that. Some courses have more contact time than others, meaning they have less 'free time' but those with less contact hours are expected to undertake independent study.

69. Oriana Meneses: Hi! Do you know if these bursaries and scholarships change if you are an EU citizen?

* Student Ambassador01: Hello Oriana, as you can see here these bursaries are also available to EU students: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/.

70. Emily Rees: Hi, do scholars who complete the programme get any financial benefits if they receive an offer from Exeter

* Siobhan Harper: Hi Emily. Thanks for your question! Firstly, non-Scholars related, there is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. The main one that everyone could get is the Exeter Scholars Attainment Award, which has no limit on the number of recipients; if you meet the criteria, then you will be awarded this. Please let me know at exeterscholars@exeter.ac.uk if you have any further questions!

71. bronwen price: Hi, would you say that catered accommodation at Exeter is worth it?

* Student Ambassador01 2: Hey Bronwen! If you don't like to cook yes it is. But if you are hesitating you have a kitchen on the accommodation <with all the necessary equipment

72. Or Karny-Munoz: How unreasonable is it to go into university with almost no money, relying on uni loans, with plans to pay off the debt over time after university?

* Student Ambassador01 2: Hey Or! A lot of students does it! And if you are very worried about it, you can get a part-time job

73. Emily Rees: Hi, do scholars who complete the programme get any financial benefits if they receive an offer from Exeter? Thank you :)

* Siobhan Harper: Hi Emily. Thanks for your question! Firstly, non-Scholars related, there is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. The main one that everyone could get is the Exeter Scholars Attainment Award, which has no limit on the number of recipients; if you meet the criteria, then you will be awarded this. Please let me know at exeterscholars@exeter.ac.uk if you have any further questions!

74. Chloe Hobby: When is the maintenance loan paid?

* Siobhan Harper: Hi Chloe. Thanks for your question! The student (maintenance) loan comes into your account on a set date. If your course starts in September, you'll most likely receive your payments in September, January and then April – so it's termly rather than monthly. Hope this helps!

75. (Deleted) Ethan Bingham: Is university life more expensive than what you thought it would be?

* Student Ambassador01 2: Hey Ethan! It was my first time away from home, so I didn't know what to expect. I guess my first month was the adaptation then you just stick to your budget and it's all good, don't worry

76. Or Karny-Munoz: In your experience, what proportion of students generally also have a job on the side while studying?

* Student Ambassador01 2: In my class, I'd say we are 35 people, 15 had a part-time one (approximately)

77. Tia Carmichael: Hi, Would having a car being a financial burden or would it be benefit?

* Student Ambassador01 2: Hey Tia! If you like surfing or going to different beaches this is definitely beneficial. But if you don't you can still manage with buses and trains

78. alex shackleton: Did you find it difficult when you first moved to uni to keep track of finances?

* Student Ambassador01 2: Hey Alex! My first month yes because I wasn't really being cautious but then once you figure it out and you have a fixed budget it is really simple

79. Ella Hewitt: Is it hard to budget on food within a flat if you're sharing with others? Do you put your money together for meals?

* Student Ambassador01: Hello Ella, it really depends on the set up with the flat. I think everyone starts off separately and then certain dynamics and some people may see themselves sharing the cost, but I don't think that is the majority. All the flats I have lived in, we have shopped separately, as have most of my friends as people have different eating habits, some prefer more expensive food or different products etc., there are many variables, so I would say people mostly do the food shop independently

80. Giovanni Dameno: does Exeter University provide any student financial support for international student?

* Siobhan Harper: Hi Giovanni. Thanks for your question! I'm afraid I don't know the answer to that question, but I'd be more than happy to find an answer for you. If you could put this in an email to exeterscholars@exeter.ac.uk, then I can find out for you.

81. Tia Carmichael: Hi, Would you still be able to work a part time job if you have a full time course or joint courses?

* Student Ambassador01: Hello Tia, yes you still would. My job as a student ambassador is very flexible, so you would have to make sure you found an employer who was understanding of your situation as a student (there are lots of student employers in Exeter). It does depend on how heavy your contact hours are and your other social/sport commitments. But work on campus is often very popular with students, working in the food outlets especially.

82. Ben_Heyes: Do you pay for halls of residence on a termly basis or annually?

* Student Ambassador01 2: Hey Ben! I was paying on a termly basis!

83. Gwennie.F: hi, are there any good apps to help save money whilst at university?

* Student Ambassador01 2: Hello Gwennie, I use the app called 'Revolut' virtual bank account and it is a way to put money aside.

84. Kaitlyn Lancaster: What is an essential item/expense you have to pay it that you didn't expect to? Anything from a specific food item to a bill.

* Student Ambassador01 2: Hey Kaitlyn! You need some stuffs for your room such as towels, sheets, pillows and for the kitchen stove, pan... It was more about the kitchen to cook and to sleep. For the rest nothing in particular. BUT for the kitchen utensils, I recommend you to see with your flatmates so you can share some stuffs!

85. connor.philp: Hello, when do you receive money from your student loan, is it given a particular day each month?

* Siobhan Harper: Hi Connor. Thanks for your question! Yes, the student loan comes into your account on a set date. If your course starts in September, you'll most likely receive your payments in September, January and then April – so it's termly rather than monthly. Hope this helps!

86. Giovanni Dameno: In the schooling year 2021 2022 in the new student will pay the same fee as UK student or they will pay there yeah complete fee which is higher than the EU and UK student?

* Student Ambassador01 2: Hey Giovanni! You should send this question on this email: exeterscholars@exeter.ac.uk.

87. rubydoman: When sorting out accommodation, do we have to do that independently or can we get help from the university?

* Student Ambassador01: In first year there is an accommodation guarantee which if you confirm Exeter as your firm choice before a certain date they will guarantee you accommodation in halls. It is up to you to rank the halls in the order in which you like them and the university will do its best to get you in your favourite halls and with people you may get along with (by doing a questionnaire). In second year and beyond it is more independent but the university have an online portal and accommodation fairs to help you in the process.

88. IndiaPears: How expensive is it to use facilities at the university like the gym, or join sports clubs?

* Student Ambassador01: Hello India, you can find the prices of the gym at this address: <https://sport.exeter.ac.uk/membership/> but that is the university gym, you may find an alternative in the city that better suits your needs (e.g. 24 hour one) or budget. Each club varies in the cost, some being upwards of £100 but that is a year of training with them and all the pluses that go along with that, you may find that joining a club reduces your need for a gym, but this depends on the individual. You can find a list of the clubs here: <https://sport.exeter.ac.uk/studentport/clubs/>.

89. Tabitha Vaughan: Hi, do universities offer financial advice type services for if you are unsure about money/ face issues once you are already at university?

* Siobhan Harper: Hi Tabitha. Thanks for your question! In short, the University of Exeter does provide some advice and guidance services for finance, and I expect that this is true of most, if not all, universities. You can find out more about the kind of information and support available here: www.exeter.ac.uk/students/finance/studentfunding/. Additionally, and assuming that you don't mean in terms of bursaries and scholarships (which I can also tell you about!), the University of Exeter has something called a Hardship and Retention Fund. Most, if not all, universities will have something similar; it's basically a fund that helps students if something happens and they are not able to support themselves, and is carefully assessed, so not everyone can get it. You can find out more about this here: www.exeter.ac.uk/students/finance/studentfunding/hardshipandretentionfund/. I hope this is reassuring!

90. cazzaa: Would a place still be guaranteed if you made Exeter uni your insurance choice?

* Siobhan Harper: Hi Cazzaa. Thanks for your question! Can I check whether you mean guaranteed a place as in once you've been made an offer? Please email me at exeterscholars@exeter.ac.uk with this clarification, and I'll be happy to help!

91. laurenfilew: Is there much support for students with mental health issues?

* Siobhan Harper: Hi Lauren. Thanks for your question! Yes, there is support for students with mental health difficulties. The University of Exeter has a Wellbeing team (www.exeter.ac.uk/wellbeing/) which can organise Individual Learning Plans, accessibility requirements, and many other things. The website should give you an idea of what's offered: www.exeter.ac.uk/wellbeing/mental_health/about/. If you're at all concerned, then you can complete a Prospective Students form: www.exeter.ac.uk/wellbeing/prospectivestudents/, even if you're not sure yet of whether you want to come to Exeter. This will give you an idea of what could be offered to you if you have any particular needs. I hope that this helps!

92. Katie Ring: If you move into an accommodation but you decide it's not the right place for you, are you able to change and is easy to change?

* Student Ambassador01: Hi Katie! This is a possibility sometimes. I have a few friends that have moved accommodation due to various reasons and the university does its best to accommodate this change. It does depend on a few factors but the university will try its best to get you into an accommodation where you are happy.

93. Caitlin Wright: On average, how much does accommodation cost to live in Exeter instead of staying at home?

* Student Ambassador01: Hi Caitlin, this really varies depending on the type of accommodation you're looking at staying in. For example, en-suite vs shared bathroom, location, catered vs self-catered. It is best to have a look at the accommodation available on campus and see what requisites you personally have and seeing how that looks financially. Also consider the travel costs that may be incurred by staying at home.

94. Morgan watkin: If you have a placement year do you still get a student loan and is it the amount?

* Student Ambassador01: Hi Morgan, you can still be eligible for the loan during a placement year. The maintenance loan you receive depends on where you're staying during your placement year (it will be less if you are staying at home), but at the moment you are still able to get this loan during that year.

95. Verity Winn: How do you balance uni work with a job?

* Student Ambassador01 2: Hey Verity, it is not hard at all. University is very flexible, on my second year I had 2 days off for example some days with more lectures and others none!

96. charlie clarke: does Exeter offer maintenance grants?

* Student Ambassador01: Hi Charlie! These types of grants are granted via the government and Student Finance England not the university itself. Everyone is entitled to the base rate maintenance loan (which is repaid) and some students may be eligible for a non-repayable maintenance grant based on household circumstances. This is decided by a government system, you can read more about it here: www.gov.uk/student-finance/continuing-fulltime-students.

97. lucy watton: do you know if the current economic climate due to the corona virus might make it more difficult to get funding from universities?

* Student Ambassador01 2: Hey Lucy, for any information about the coronavirus on the Exeter programme, you can visit www.exeter.ac.uk/exeterscholars!

98. Teazel Deslandes: how many hours a week is good to work?

* Student Ambassador01 2: Hey Teazel! It depends of your job and your timetable! For instance, if you are going to work in a pub, would you be willing to work during weekends?

99. Rachel Biggs: is it common to buy food as a flat and share the cost?

* Student Ambassador01 2: Hey Rachel, on my first year I was living on campus. And I had my own food I wasn't sharing. But at the end of the year I was eating a lot with my friend also living on campus, so we were splitting the price

100. talan grigg: is a part time job essential?

* Student Ambassador01 2: Hey Talan, no it is not! If you stick to your budget you have nothing to worry about!

101. Francis Moty: Francis Motyczak: How much would you say you spend on food per week?

* Student Ambassador01 2: Hey Francis, I spend MAX £40 a week and have my meals at home everyday

102. Nadine Wright: Can you get a scholarship based on academic grades/doing well and not on household income?

* Siobhan Harper: Hi Nadine. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of

scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

103. Nadine Wright: How much would you say you spend on alcohol/going out each week?

* Student Ambassador01 2: Hey Nadine! It depends how much you like drinking when going out ahha. On my first year I was doing some pre-drink with friends on campus so we would share the cost of the alcohol. I usually spent £15 MAX for 3 nights out

104. Rachel Biggs: is there a gym on campus and do you know how much a membership is?

* Student Ambassador01 2: Hey Rachel, Yes there is a gym on campus and even classes! You also have plenty of sport societies

105. Amber van der Hooft: if students have their own accommodation do they have to pay council tax?

* Siobhan Harper: Hi Amber. Thanks for your question! Households where everyone's a full-time student do not have to pay Council Tax. You can find out more here: www.gov.uk/council-tax/discounts-for-full-time-students. Hope this helps!

106. Ethan Bingham: Are you worried about the level of debt you will have when you leave university?

* Student Ambassador01 2: Hey Ethan! I am not, because I have learnt a lot and I am more confident to get a great job when finishing my degree!

107. William Stokes: Will Exeter University be looking for work experience with medical student applications as now all the experience is online? The BMA says that it is required as a day in a care home or hospital.

* Siobhan Harper: Hi William. Thanks for your question! I'm afraid we just don't have an answer for you about this, since it's really difficult to say at the moment what's going to happen. You may be aware the members of the University of Exeter College of Medicine and Health (the Medical School) are actually working at hospitals to help with the covid-19 response, so this is unlikely to be something that has been mapped out at this stage. I can only assure you that the University of Exeter, and every other university, is working on these issues, and they are very conscious of how this will be affecting students in year 12 who are looking to go to uni next year. If you have any more questions, please do contact us at exeterscholars@exeter.ac.uk.

108. Verity Winn: if you do have a part time job, do they take into consideration you being a student, i.e. do they let you work around your lectures?

* Student Ambassador01: It depends on who your employers is and how their shift set up works. A lot of students work on campus as this is really accommodating to student life, these include Student Ambassadors and food outlets. I do have some friends that work in retail in the city but I think they find it slightly harder to work around their lectures but it depends on the shift set up. It is something to discuss with prospective part-time employers.

109. Hovin Assad: does the university have job opportunities in a person's field of study?

* Student Ambassador01: Hello Hovin, I'm not entirely sure about this questions however there are sometimes internship opportunities within your field of study. The best way about this is using the Exeter MyCareerZone (in person or online) as it is a great hub for finding part time and full time work in Exeter, the UK and beyond and has a host of opportunities posted up there.

110. Emily Hatherall: won't having a job negatively affect work?

* Student Ambassador01 2: Hey Emily, if you are worried about the negative effect it depends if you are organised between your job/ uni work / social life. But I can assure you that it is not hard at all! Organization is key!!

111. Rachael Trethewey: Is there any support from the university for those struggling financially?

* Siobhan Harper: Hi Rachael. Thanks for your question! There is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. There are also a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

112. Annabelle Moger-Taylor: Are there any disadvantages to getting a job at uni?

* Student Ambassador01 2: Hey Annabelle! Not at all, if you have a job on campus it is even better to save some time in your day.

113. emily lentern: How much does it cost vaguely to participate in a society?

* Student Ambassador01 2: Hey Emily! Tennis society for example was £10 for the entire year. You can check on the Students Guild website if you want more information

114. (Deleted) Jack Randell: Is it worth having a car whilst at university? Because I know a few people who have sold their cars during uni because they were too expensive to maintain.

* Student Ambassador01 2: Hey Jack! Yes cars are expensive and it is a real budget. If you are passionate about surf it is in my opinion, worth it. But if not, I think you could avoid the costs.

115. Francis Moty: How much would I save per year if I lived at home during uni?

* Student Ambassador01 2: Hey Francis, you would save approximately more than £4000 per year

116. (Deleted) Leahdowrick: hiya, do you think COVID-19 is going to be taken into account for year 12 students applying for universities next year, if so how? Thanks

* Siobhan Harper: Hi Leah. Thanks for your question! It's really difficult to say at the moment what's going to happen. Many universities, including the University of Exeter, have moved their Open Days online for the summer, in an effort to make sure that students in year 12 are still able to access the information about the university despite everything that's going on. Unfortunately, we just don't know yet what's going to happen in the next academic year, and there is, as yet, no guidance about deferring a year, etc.. I can only assure you that the University of Exeter, and every other university, is currently working on this issue, and they are very conscious of how this will be affecting students in year 12 who are looking to go to uni next year. If you have any more questions, please do contact us at exeterscholars@exeter.ac.uk.

117. Rachel Biggs: when you mention a budget is this money you have saved up or does it come out of a loan?

* Student Ambassador01: Hi Rachel, this depends on the individuals circumstance. When I have been referring to budget I have been referring to any amount of money that the student has allocated to their stay at university, whether this has been saved up prior or coming directly from a loan.

118. Olivia Cardus: What is involved in being a student ambassador?

* Student Ambassador01 2: Hey Olivia! Being a student ambassador is great, it is super flexible. You apply depending on the missions, time, locations. And it is such a good experience you can share your personal experience as well

119. KiraWilliams: How do tuition fees factor into a year abroad or in industry?

* Student Ambassador01: Hi Kira, the tuition fees for that particular year are reduced. Currently (could change) it is reduced to £1,385 for year abroad and £1850 for a year in industry. You can find that information here: www.exeter.ac.uk/undergraduate/fees/.

120. ThomasOates: Do you have any tips for saving money while at university?

* Student Ambassador01 2: Hey Thomas! The best tips are being organised and set a specific budget!

121. (Deleted) Chloe Hobby: Should I get a credit card?

* Student Ambassador01 2: Hey Chloe! Yes you should

122. Josie Waite: If you are studying medicine do Exeter allow you to have a job alongside due to some Medicine courses not allowing you to do so?

* Siobhan Harper: Hi Josie. Thanks for your question! I'm afraid I don't know the answer to that question, but I'd be more than happy to find an answer for you. If you could put this in an email to exeterscholars@exeter.ac.uk, then I can find out for you.

123. talan grigg: would you rather become a doctor rn or end corona

* Siobhan Harper: Hi Talan. Thanks for your question! I think there's little chance of me becoming a medical doctor at this stage, but even if I were on the cusp of being so, I'd definitely choose ending covid-19. If only it were that simple!

124. Emma Coumbe: Hello, is becoming a student ambassador as financially stable as having a job outside of university? Are you guaranteed working hours? Is the salary similar? Thank you

* Student Ambassador01 2: Hey Emma, it is not stable like other jobs such as waitress, the more missions you do the more missions you will be guarantee to get. The salary is similar and the job is really flexible so it is a plus. But

125. (Deleted) Sam Silburn: how much time would you spend working compared to studying?

* Student Ambassador01 2: Hey Sam! It depends of your schedule and deadlines! You usually have periods when you won't have a lot of deadlines so you get more time to work or study in advance before exams if you have some

126. Emma Budge: Is it easy to manage a student loan?

* Student Ambassador01 2: Hey Emma! So many students do it, so yes it is!!

127. Teazel Deslandes: how often will you go out per week/month?

* Student Ambassador01 2: Hey! It depends if you really enjoy partying. On campus there is always small parties organised. So on my first year I was going in town 2 times a week and then I was staying on campus for parties.

128. lucy watton: hi, how much does the more budget student accommodation cost?

* Student Ambassador01: Student accommodation can mean a house off campus with friends/fellow students, some of the lower prices I have heard of are £95-£105 but this depends on location and is subject to change each year. If you are referring to student residences you can see them all available here www.exeter.ac.uk/accommodation/residences/selfcatered/ to find cheaper ones I would look at the ones based off campus with share bathrooms,.

129. Nadine Wright: what is the average cost of accommodation per year?

* Student Ambassador01 2: Hey Nadine! You have different types of room: - double bed + bathroom - single bed + bathroom -shared room + shared bathroom so it depends which option you take. I personally had a double bed + bathroom approximately £4500 per year

130. Rachel Biggs: how do you become a senior scholar?

* Siobhan Harper: Hi Rachel. Thanks for your question! To become a Senior Scholar, you need to do three things: 1) complete the Exeter Scholars programme by meeting the minimum time requirement. If you're not sure whether you've done this, then please email me at exeterscholars@exeter.ac.uk, and I can check for you. 2) Apply to study at the University of Exeter (only if you want to, of course!). 3) You'll need to successfully pass the Exeter Scholars online assessment, which you would be invited to take in the January of your year 13 (so January 2021). You can read more about the online assessment here: www.exeter.ac.uk/exeterscholars/currentparticipants/onlineassessment/. If you do all those things, then you'll be a Senior Scholar and can access all the additional benefits!

131. Ella Hewitt: do you arrive at uni with kitchen stuff or wait and see what others bring?

* Student Ambassador01 2: Hey Ella! I came with a pan, stove, cutlery, a plate just the minimum and once I got there I kind of split with my flatmates so we could share things together! (e.g.: glasses)

132. Louis McCracken: How much does student accommodation usually cost?

* Student Ambassador01 2: Hey Louis, you have different types of room but approximately £4500 per year. It can also be cheaper

133. laurenfieldew: Is there much support for students with mental health issues?

* Student Ambassador01 2: Hey Lauren! Yes definitely, if you ever feel like you need to speak to someone or just a simple chat you have all the support on campus!

134. Emma Budge: How do you manage your student loan?

* Siobhan Harper: Hi Emma. Thanks for your question! This entirely depends on your living situation, your priorities, your income, etc., so it's very difficult to say. The best thing is to put a budget together as soon as you can, with all of your income and known expenditure, and then planning how much money you have left over and what you can do that that. Doing this early in the term, once you get your student loan payment, will also make it a lot easier for you in the long-run! There are a number of websites that offer advice about this topic as well, such as: www.moneyadvice.org.uk/en/articles/budgeting-for-college-or-university, www.savethestudent.org/money/student-budgeting/student-budgeting.html, www.moneysavingexpert.com/students/student-budgeting-planner/, and www.thecompleteuniversityguide.co.uk/student-advice/after-you-start/budgeting-for-university – to name only a few! Please do bear in mind that budgets change hugely from person to person, and you can change your budget you

135. Teazel Deslandes: in your flat are you put with people doing the same/a similar course as you?

* Student Ambassador01 2: Hey Teazel! No! So when you ask for accommodation there are going to ask you if you prefer to be with only girls/boys or mixed it don't depend of the course you are into. This is better, so you get to meet people outside your course!

136. jasper roebuck: do you think it is better value to live in Halls for first year or find somewhere to rent?
Some Halls are really expensive

* Student Ambassador01 2: Hey Jasper! If you find it too expensive you can still look for flat or other accommodations in Falmouth or Penryn! But the Halls are really good, I recommend

137. Connor Maddever: Are there any financial benefits that we can get by being Exeter scholars?

* Siobhan Harper: Hi Connor. Thanks for your question! Firstly, non-Scholars specific, there is something called the Access to Exeter bursary, which is awarded based on your household income. This is assessed by the University based on the information you provide in your student funding application, so you don't have to apply or anything: www.exeter.ac.uk/students/finance/studentfunding/nspandbursaries/. Secondly, there are a number of scholarships available for participants on the Exeter Scholars programme, if they become Senior Scholars by completing the programme and passing an online assessment. You can find out more here: www.exeter.ac.uk/exeterscholars/benefits/scholarshipssupporters/. Hope this helps!

138. Matthew Colwill: do you think any of the pricings of things such as accommodation or the food will change going to uni due to coronavirus?

* Student Ambassador01 2: Hey Matthew! I don't think so, for more info you can visit www.exeter.ac.uk/coronavirus/prospectivestudents/.

139. Adam. SG: would support be given to someone if you become financially unstable?

* Siobhan Harper: Hi Adam. Thanks for your question! Assuming that you don't mean in terms of bursaries and scholarships (which I can also tell you about!), the University of Exeter has something called a Hardship and Retention Fund. Most, if not all, universities will have something similar; it's basically a fund that helps students if something happens and they are not able to support themselves, and is carefully assessed, so not everyone can get it. You can find out more about this here: www.exeter.ac.uk/students/finance/studentfunding/hardshipandretentionfund/. I hope this is reassuring!

140. Nadine Wright: what are the different careers you could do from doing an art degree? I would love to do one but I'm worried that the career prospects are really low for graduates?

* Siobhan Harper: Hi Nadine. Thanks for your question! You can find information about different careers that could come from an art degree here: www.prospects.ac.uk/careers-advice/what-can-i-do-with-my-degree/fine-art, www.topuniversities.com/student-info/careers-advice/what-can-you-do-art-degree, and <https://targetcareers.co.uk/career-sectors/arts-and-creative/894045-careers-in-art-and-design>. However, there are also a huge number of careers that could be available to you just by virtue of doing a creative humanities degree – a lot of employers don't want specific degree subjects! If they want someone with a degree (which is often a requirement of a role), it's more often to demonstrate the capability of managing projects, managing your own workload, those more transferable skills.

* Siobhan Harper: If you want to do an art degree then I would definitely encourage you to seriously consider it! I'm a firm believe that – if you can – you should do a degree that you want to do, rather than one that has perhaps more career prospects. If you're happier with what you're studying, then you'll be more motivated to work, and you'll likely do better! However, I also understand that this is not possible for everyone, and career considerations are a real factor (and often quite a scary one) for students, not least for financial reasons. I would definitely do a lot of research, get to some (virtual) Open Days of universities that you're interested in, and speak to current students who are studying that subject if you can. If we can help at all, then please do email exeterscholars@exeter.ac.uk with any questions. Hope this helps!

141. Teazel Deslandes: to join a sports society, would you have to be good at the sport beforehand?

* Student Ambassador01 2: Hey Teazel! No not at all, if you have never done volleyball but still want to join for instance, you won't be the only one. It does not matter if you are a beginner

142. Alice Barriball: Hello, How much money would you usually expect to pay out for books etc., each year?

* Student Ambassador01 2: Hey Alice! It depends of your modules! I personally found everything online or at the library. The library has plenty of resources. And the university have access to many website so if you don't want to buy them, you will manage online! I remember buying only one book at £10

143. * Student Ambassador01 2: Thanks very much for taking part in today's online forum; I hope you've found it useful! Details of the next session can be found at www.exeter.ac.uk/exeterscholars/currentparticipants/liveonlineqaforums/. If you have questions in the meantime, please contact the Exeter Scholars team, who will be happy to help: www.exeter.ac.uk/exeterscholars/contact/currentparticipants/.

144. * Siobhan Harper: Thanks so much for taking part in the live online Q&A forum, everyone! As always, please email me at exeterscholars@exeter.ac.uk if you have any further questions!