NSMW17 brought to you by NASMA



Getting Involved With National Student Money Week

If you are new to NASMA, or NSMW, or both, here are some tips on how to get involved with NSMW17. Hopefully these will help you be creative without breaking the bank and keeping on top of the day job.

Plan and prepare

- Keep an eye on the NSMW17 resource area on the NASMA website
- All the resources that are shared on the NASMA website are there to be used and plagiarised to suit your requirements
- Ask your Manager if you've got a budget and draw up a budget plan
- Draw on your strengths and existing resources often we get bogged down in a 'the bigger, the better' mentality, but a successful event doesn't have to be big or better.
- Ask for volunteer involvement from within your team/department and beyond. There may be dormant creative giants just waiting to be unleashed and NASMA loves a good collaboration
- Wait for Freshers Week to die down then start asking students what they want
- If you have them, use your Student Ambassadors as you can prime them with the messages you want to deliver – pre, during and post event
- Decide if you want to target a specific group eg families, first years, students undertaking placement years and tailor your activities accordingly
- Get the date in all the institution calendars
- Set some realistic deadlines for actions and start working backwards
- Look at local provision and support in your region what can you tap into?
- Make sure you risk assess (template example in NSMW17 resources)

Timeless Tried & Tested Activities

Not all of these may be relevant to the NSMW17 theme, but if you're going 'off theme', these are proven successes suggested by NASMA members

- Get noticed! Set up an information stand in a location with high footfall eg outside the library, canteen entrance, SU communal area
- 'Meal in a Bag' giveaway. Provide non-perishable foods only with recipe. Ingredients usually cost circa £2.
- Provide recipe cards with tasty, cheap and easy to make recipes
- Ask the Careers Service to provide a part-time work advice surgery.
- Again, linking with Careers, provide 'What next' advice for final years.
- Take the opportunity during NSMW to encourage students to apply for next year's funding and in-year student finance assessment checks.
- Promote hardship funds and target priority groups
- Encourage students to take the downshift challenge if you have a team iPad they could do it there and then
- 'Compare the Basket' have 2 boxes of typical groceries using branded vs non-branded products. Invite students to guess the amount of the saving between the 2. At the end of the event you can give the contents away.

- Taste test a Money Dr's favourite where you have a brand vs an own label/budget food item and ask students to taste the difference.
- List information about local grants available from energy providers.
- Give flash facts on social media, posters, plasma screens eg 'Save up to £1,000 a year by bringing a packed lunch to Uni' or 'Save £195 a year by bringing your own water into Uni! Or flip it the other way - "What would you do with £1,000?" and provide a response "this is how much you could save if you bring a packed lunch to uni"
- Organise an online quiz promoting your service (e.g. what building are we in? what can we do to help?). This will signpost students to your service.
- If you've got the space and resources, students do love an event:
 - Make/Grow/Sew/Knit your own.
 - Cookery demos
- ➤ Do an online poll which students can complete at their leisure this is especially good if you are looking for feedback or you want a vox pop on a particular issue. This helps swell the take-up numbers too/
- Make a video for social media or web. Involve Broadcast students if you can

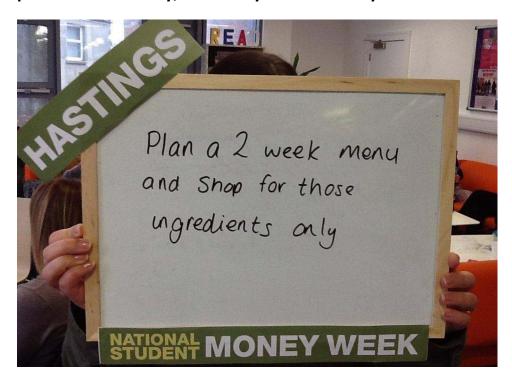
Promoting More Widely

- If you want to promote activities during the week, add some text to the bottom of your email signature. It could be as simple as 'Click **here** to find out more about National Student Money Week' and include a hyperlink
- Follow @NASMA_uk on Twitter and 'retweet' mentions of NSMW.
- Use as much social media as possible
- Include information on plasma screens in your building, in the library or catering outlets, but be warned they may need very specific graphics
- If you have a medical practice you could ask them to include something on the screens in the waiting room.
- If you like using posters, there are templates from previous years which you may want to re-invent
- Display information in the Halls of Residence.
- Send an email to your contacts in the institution and see what they can do to promote the work of your service to students.
- Work with other departments and the SU to promote the support available.
- Suggest to other areas of the university/college/SU that they offer discounts during the week.
- Work with other services to provide information on a linked activity that relates to the theme eg "how to eat healthily on a budget"
- Speak to your Internal Communications team about promoting your work
- Give your Press Office a copy of the Press Release and ask them to target local press to raise awareness
- Get feedback what works, what doesn't. There are a couple of evaluation forms which you can use within the Resource Pack
- Measure your vital statistics! Record how many students you see during the week. This could be through specific events you have organised or regular appointments arranged. This will help to demonstrate the importance of your service and your reach. There is a basic template within the Resource Pack for use at information stands

NSMW17 – Waste Not, Want Not PERSONALISE SUGGESTIONS



If you're getting out and about during NSMW and you're asking students for their suggestions and top tips, ask for a photo then post on social media platforms. Naturally, some may be camera shy.....



These small whiteboards cost under £5 (which includes a pen and board rubber!)

NSMW17 – Waste Not, Want Not PROMOTE APPS

A quick and easy way to get messages out to students is by promoting online and smartphone resources that are tried & tested.

Looking for ones you like takes a bit of time and energy, so we've come up with these 5 food waste-reducing ones which we like the look of:

1. OLIO

http://olioex.com/ - a £free neighbourhood food share scheme.
Related article from Huffington Post here:
http://www.huffingtonpost.co.uk/entry/food-waste-app-olio-prevents uk 5730ec3de4b05c31e572778f

- 2. Sainsbury Food Rescue (in partnership with Google) https://www.sainsburysfoodrescue.co.uk/ - search for suggested recipes using leftover food items.
- 3. Love Food, Hate Waste
 http://www.lovefoodhatewaste.com/node/5825 good for tracking how you plan meals, shop for food and handy recipes and ideas for leftovers.

4. Big Oven

<u>https://www.bigoven.com/mobile</u> - good for saving money whilst planning a food shop and making the most of leftovers

5. Save the Student

http://www.savethestudent.org/save-money/food-drink/revive-old-food-back-from-the-dead.html - not an app, but an excellent list of suggestions for reviving dying food

If you've got a small or no budget, you can just link to the apps from your student facing portals and social media platforms or for a small cost you can print up some flyers with the links and some images to make it a bit more eye catching



University of Brighton General Risk Assessment Form

School / Department:	Date of assessment:				
Activity / area:	Next review date:				
Assessed by:	RA Ref No:				

No	what are the hazards? risk & ho they ma harmed (staff, stuc contractor	Persons at risk & how	A how may be led students, ctors ers of the wind students and students.	Risk Rating				ACTION
		harmed (staff, students, contractors members of the		Severity	Likely hood	risk	Additional controls required to reduce the risk if required	Date & responsible person

Assessor signature/date:	Head of School signature/date:



University of Brighton General Risk Assessment Form

In accordance with: Management of Health & Safety at Work Regulations 1999



University of Brighton General Risk Assessment Form

Safe System of Work

In accordance v	with: Management of Health & Safet	y at Work Re	gulations 1999	
Task/Activity):			Risk Rating:	Ref No:
School/Department:	Location:		<u> </u>	1
	Determine Procedure Be	low		
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I have read this Safe Working	g Procedure and associated Risk A	Assessment a	and where neces	sary
recorded any local variations	from the Standard Conditions or	Safe System		•
Signed:	Name:	Date:		
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Assessor signature/date	e:		Head	of School
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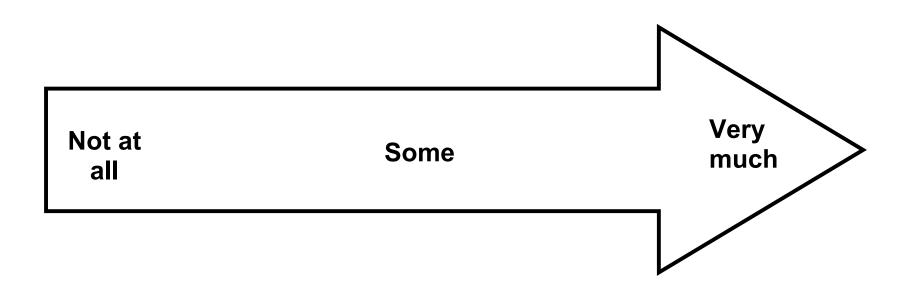
X Your Feedback Please! X

Please put one sticker or a dot on each poster to let us know your views

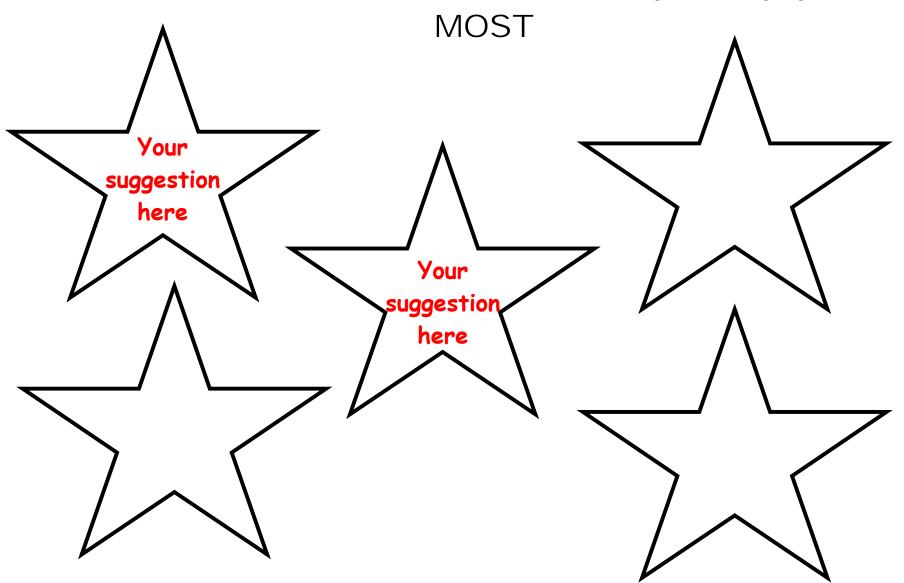
There are also post-it notes for your comments



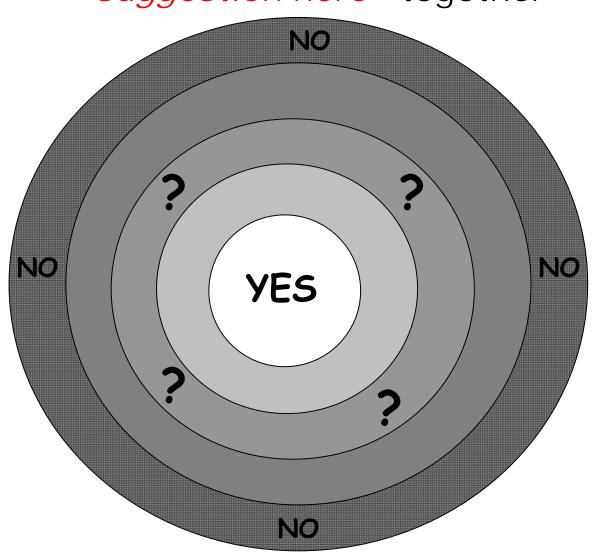
This event has helped me to think about *your* suggestion here



Place a sticker on the star that you enjoyed



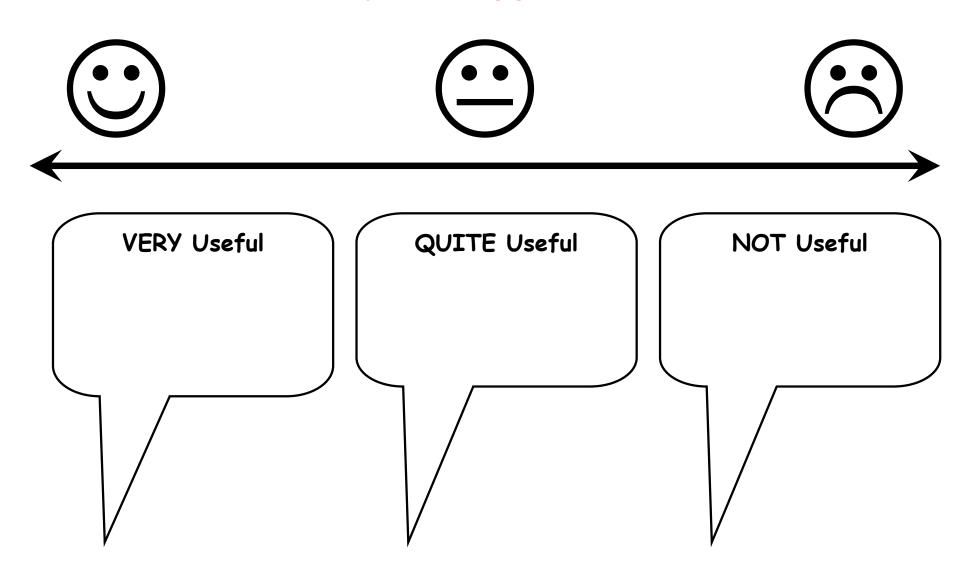
This event has been successful in bringing – *your* suggestion here - together



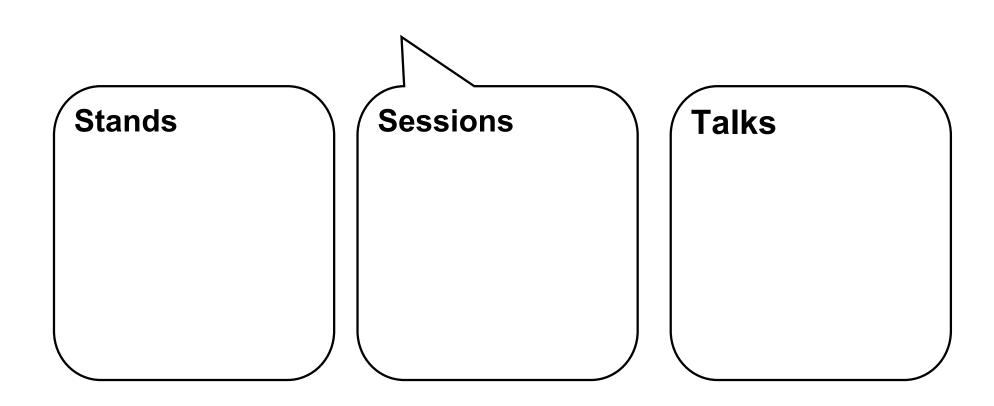
This event has helped with your suggestion here

1/6	2/6	3/6	4/6	5/6	6/6

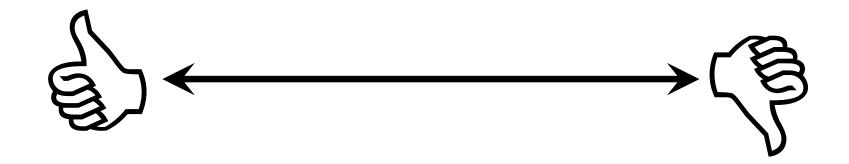
This event is a great opportunity to find out more about *your suggestion here*



Please indicate your views about *your* suggestion here



This event has celebrated your suggestion here





After this evening I feel more confident that I can your suggestion here I wish I could do more...

How did you hear about the event?

Student Union SSGT/ Tutors Social media **School office Posters/ Flyers** Word of mouth or other

NSM17 Waste not, Want not

Review and Evaluation of *your suggestion here*

Using a scale of 1 (no, not at all) to 5 (yes, absolutely) please rate each answer accordingly.

1.	Did the your sugges	tion here meet the	stated Aims?	?
1	2	3	4	5
2.	Do you consider that suggestion here wou	-		t <i>your</i>
1	2	3	4	5
3.	Do you consider that suggestion here	t you have a bette	r understandi	ng of <i>your</i>
1	2	3	4	5
4.	Do you feel more consuggestion here	nfident about issu	es relating to	your
1	2	3	4	5
5.	Do you consider that your suggestion her		a clear unders	standing of
1	2	3	4	5
6.	Was the style of the	training appropria	te?	
1	2	3	4	5
7.	Do you have any sug been better, if so, wh		ow the sessio	n could have
8.	Do you have any recthat might be deliver today?		_	
9.	Any other comments	s?		

NSMW17 – Waste Not, Want Not CHARITY FASHION SHOW

Host a fashion show for students wanting to show off their wardrobe. It is hard to ensure that the garments are from a charity shop, so you may want to think about how to work around that



Look for a suitable venue to book on campus and ask students to send in a picture of their outfit in advance or just ask them to turn up.

Alternatively you can ask students to show off their home-made garments or alternations to charity shop or other purchases they have upcycled.

Ask a local clothes store to offer vouchers for the winning outfit.

Alternatively you can ask local charity shops to donate an outfit/item for a fashion show, thus promoting the shop to your students. Here are some national charities you could try:

Mind/Student Mind Headway

Age UK Salvation Army

Oxfam Save the Children

Macmillan Trust Barnados

Marie Curie The Blue Cross

Cancer Research British Heart Foundation

Emmaus Concern Worldwide

NSMW17 Waste Not, Want Not TOP TIPS FOR STUDENTS

The following list has been compiled by students throughout the UK from different institutions. Have you got one that is missing from this list? Please tell us and we'll add it to the list.

You can incorporate one or more of these into your NSMW17 campaign

Food

- Plan meals ahead, taking into account going away at the weekends.
 This avoids throwing unused food away
- Make a shopping list and stick to it.
- Bulk buy essentials if it works out cheaper. Things like dry goods, tins and toilet rolls
- Buy in bulk with others
- Weigh up the pros and cons of shopping online. There may be a charge for delivery, but it forces you to stick to a list and a budget. You can also check the latest offers and not be lured into impulse buying.
- Check online comparison sites for the latest supermarket offers
- Treat with caution some enticing supermarket offers. It may seem like a bargain, but will you use it?
- Look at individual cost vs 3 for 2 offers as often there is no actual saving
- Shop after 7pm or on Sunday afternoons when there may be bargains on offer on perishables eg bread, meat & fish and veg.
- Look at price per 100g to compare different prices
- Always buy unpackaged fruit and veg better for the purse and possibly the environment
- Check sell-by/best before dates, especially for perishable goods.
- Never shop when you're hungry
- If you live near your site of study, nip home for lunch.
- Make a sandwich a day instead of buying a ready-made one use your favourite ingredients and you could still save £2+ or more each day. 39 weeks x 5 weekdays = £390 a year!
- Use old breadbags for sandwiches
- Buying a £2.50 takeout coffee each weekday during term time costs much as £40 a month... just under £500 a year
- Save take away containers, yogurt pots and other food packaging to use for leftovers and freezing extra portions.

- If you are a novice in the kitchen, it may be worthwhile investing in a cookery book. You can often pick up inexpensive recipe books in charity shops, jumble sales or even at some railway stations.
- Learning to cook will make you popular with your flatmates and save you a fortune over the year too. Have fun with an inter-flat 'come dine with me'
- Chop ingredients up smaller to make cooking time quicker.
- Freeze cut fresh herbs, chilli and ginger
- Do some research as to which fruit and veg are in season better for the pocket and the food miles.
- Grow your own veg or herbs you only need a windowsill or a few garden pots.
- Have meat-free days good for your heart and your pocket.
- Drop one brand level in the supermarket and see if you can tell the difference. Save £00's of pounds over the year!

Lifestyle

- Set a reminder on your phone on the day library books are due back.
 Return or renew them to avoid costly fines.
- Join your local library for cd and dvd rental
- If you get a job in a shop, you may be eligible for in-store discounts.
- Consider using soap instead of showergel. It is usually cheaper and lasts longer
- Customise clothes and accessories rather than buying a new outfit.
- Wrap birthday presents in newspaper/magazine pages looks arty and saves both money and paper!
- Share skills with friends eg swapping IT skills for knitting/sewing tips
- Try mending your clothing fails rather than paying for repairs or replacing with new (see threadbangers on youtube).
- Walking and cycling saves money AND keeps you fit!
- Challenge yourself to spend-free days
- If you've got the budget and you enjoy eating out, sign up for moneysavingexpert mail alerts for discounts and special deals
- Don't buy all your text books new get a group together and buy 1
 each, or better still buy used textbooks or make use of the library
- Get your hair cut by a trainee, it's cheaper.
- Planning a big night out? Only take out the money you want to spend and leave the debit card at home

- Enjoy spending time with friends whilst spending little money go for a walk, watch a dvd or enjoy a cycle ride.
- Missing home or friends far away? Download skype and stay in touch for far less than a mobile phone call

Household

- Living in a shared house or Halls and watching live streaming? You need a TV License, so don't be caught out:
 http://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/students-aud1
- If you move out of your accommodation in the summer, make sure you reclaim overpaid TV License: http://www.tvlicensing.co.uk/check-if-you-need-one/for-your-home/students-aud1
- When you move into a shared property, take photos of any existing problems or damage
- When you move into a shared property, write your own inventory
- Take regular meter readings for all utilities this can help with budgeting month by month and avoids nasty shocks at the end of the tenancy.
- Don't rely on the accuracy of estimated bills, try to keep actual readings up to date to avoid large bills at the end of the year.
- It may not be possible to change your energy provider, but check the best deals for utilities, wifi, broadband etc as you may be overpaying, or paying extra for services you don't use.
- Check sites such as http://www.cleaningexpert.co.uk/NaturalCleaningProducts.html for natural and environmentally friendly cleaning products.
- Make sure your washing machine is full every load so you save on energy bills or the cost of washes if you're using a launderette.
- Investigate energy saving light bulbs (often free from supplier).
- Check you have a water meter and monitor it.
- It's often more cost effective to keep the heating on constant in the cooler months, but keeping the thermostat at a lower temperature.
- Keep the doors closed and only leave lights on in the room that you're in.
- Share the responsibility of the household bills or set up a shared account or household app. You can have a party with any leftover, unneeded contributions

 Be friends with your flatmates as fall outs can end up being not only stressful, but expensive!

Shopping

- Get an NUS Card and use it!
- Always carry your student card and ask for discounts.
- Sign up for rewards cards in your most frequent shops eg Boots Advantage, Nectar etc for those invisible savings and bonuses.
- Look out for shop own branding products on things like paracetamol
- Budget stores are great for a browse, but may not always be the cheapest.
- Stick to your budget and only spend what you can afford.
- Join your local Freecycle or Freegle group. This is a mailing list where local people advertise unwanted things. Particularly useful when furnishing a new student house. You can also submit 'wanted' posts.
- Check newspapers and magazines for vouchers and discounts
- If you are looking to make a large purchase or buy a specific item, invest in 'Which?' magazine, or sign up for a £1 month trial online.
- If you are looking to make a large purchase and you have a credit card, as this may insure you for purchases
- Check the IT store for uni discounted IT products
- Faulty laptop or PC? Ask your IT helpdesk about in-house repairs and laptop loans
- Think of the mantra:

 Do I need it? Can I afford it? Can I get it cheaper somewhere else?

Travel

- Look for local deals on buses/trains. You might be able to purchase a termly pass.
- When buying train tickets, buy as far in advance as possible as super advance tickets are advertised up to 12 weeks in advance.
- Always check the cost of 2 singles compared to a return, especially if you are crossing London.
- If you have a 16-25 railcard, you can align the discount with an Oyster card at many London stations, meaning you get an additional discount when you use your Oyster.
- Desperate for a holiday? You can get caravan breaks from only £9.50 if you shop around.

- Travelling overseas for a vacation or to visit family? Book in advance and use sites like Kayak or Skyscanner to get the best deals, especially is you're willing to be flexible with dates.
- Purchase a second hand bike and a good quality lock. It will save £££££
- Looking at an overseas placement or opportunity to travel abroad as part of your course? There may be in-house travel grants available or extra funds you can apply for via your student finance awarding body
- Do you have regular placement travel? You may be able to get help with travel costs from the academic school or a hardship fund.

Banking and Finances

- Choose your bank account wisely. Beware of the gimmicks and freebies banks will use to entice students and pick one that works for you.
- Many students find using multiple accounts is helpful 1 for bills and essentials and the other for more recreational spending.
- Regularly check your bank statements this helps you budget and will help identify any fraudulent activity early on.
- Talk to the bank! You may not always want to, but they will be more willing to negotiate if you stay in contact.
- Read communications from the bank. They will alert you to scams
- If you have an outstanding balance on a credit card, check the financial market to keep up to date with the best deals on balance transfers.
- Keep a written record of your spending to help track your budget. If things go wrong, don't give up, just make a few alterations.
- Check your bank statements regularly or get online banking. This will help to track your spending and prevent you going over your limit which can mean bank charges.
- If you receive financial help from family or a sponsor, ask for it to be made in regular instalments so you can plan and budget accordingly.
- Go to the cash machine once or twice a week rather than every day. If you withdraw £10 every weekday during the standard academic year, that mounts to £2000
- Use ATMs which don't charge
- Always be cautious at the ATM. Cover your hand when entering your PIN at an ATM and be aware of anything unusual with the machine itself or someone hovering too close.
- Try to avoid at all costs withdrawing cash in a pub or club
- Only ask for a contactless card out if you need to and if you do use it, ask for a receipt.

- Try to avoid starting a tab. That way you can keep track on how much each round costs and reduces the risk of forgetting or losing your card.
- Try to use cash rather than a card when buying smaller items, groceries etc. The act of handing over cash will help you acknowledge what you're spending and prevents unnecessary spending.
- Go to your university, college or SU for a wealth check. They will be able to check you're getting all the money you are entitled to.
- Are you claiming all the DWP benefits you are eligible for? Go to your SU/Uni advice centre and check if you can claim.
- Having money problems? Ask about hardship funds

Thanks to everyone that contributed suggestions for this document. Last updated: June 2016

NSMW17 Waste Not, Want Not - Advice for Info stalls

If you are planning to host your first pop up information stand, here are a few pointers which may help



Have a theme. Often less is more and it helps to stick to advice and support within that theme as too many different messages can overwhelm and confuse. Try a different theme each day if there a range of things you want to cover, you can promote them a few days in advance on social media.

Collaborate with other colleagues. You keep each other focused and draw on each other's expertise.

Have something eye catching to grab attention, and freebies always go down well. Students love a freebie, especially stationery and edibles.

Wear your institution or department branded clothing – this will help to identify you immediately. Use Student Ambassadors to work with you, as students respond really well to advice from their peers. Remember to factor in staff costs within your budget.

Be positive. Even the shortest interaction can have a positive impact

NSMW17 - Waste Not, Want Not CHARITY BEGINS AT HOME



The objective of this activity is to encourage students to buy and donate to charity shops.

Invite a local charity shop or chain who collects unwanted clothes eg M&S (Oxfam) or TK Maxx (Cancer Research) to provide information and highlight a specific campaign eg donate your unwanted winter coat.

Host a pop up swap shop and invite students to swap unwanted items of clothing. Make sure students have clear guidelines about what can be swapped and how. You'll need clothes rails or tables and hangers to display the clothes, as well as storage for donations, a ticket system and advertising to make this a success.

You can do something similar with a book sale where students and staff exchange unwanted literature – especially good for travel guides!



COMING SOON to a University near you!

NSMW '17 6th to 10th February

Produced in the UK by NASMA



"WASTE NOT, WANT NOT"



Long term positive effects possible, But many actions required!

Handy ideas & tips included in your resource pack

"I can't believe how easy the resource pack is to use"

CAUTION: PLEASE ENSURE YOU THINK OUTSIDE THE BOX

NSMW17 – Waste Not, Want Not FOOD #REHASHED



Food Banks and Trash food activisim. Get students involved in a positive campaign to raise awareness. What does your institution do with unused, packaged food? Look into the complexities and merits of starting your own service Food Bank for students in hardship as an alternative/companion to short term loans.

You could also organize a 'Food Police' or 'Fridge Raid' in Halls where you do a spot check in the communal kitchens and see how much food has gone out of date or passed its best. Perhaps make it into a competition and warn students in advance and tot up how £much the wastage costs – or weighs? and award a prize to the lowest wasting kitchen.

There are a growing number of food waste initiatives which offer advice and information for global, national and local campaigns. You could invite some Environment students to contribute to an information share:

Concern Worldwide https://www.concern.net/en - an online campaign committed to ending world hunger

Think.Eat.Save http://www.thinkeatsave.org/ - highlights global humanitarian, environmental and financial implications of food waste. Provides a useful toolkit about food waste, including facts and activities.

Have a look at other local Food Banks and initiatives to see how you can connect and glean ideas and inspiration

The Financial Capability and Research Committee currently comprises

Anita Bailey, Student Adviser, Ravensbourne College of Art a.bailey@rave.ac.uk

Eri Mountbatten, Student Adviser, Aberystwyth University Students' Union erm12@aber.ac.uk

Gillian Hurst, Welfare, Immigration and Funding Adviser, Northumbria University Gillian.hurst@northumbria.ac.uk

Hannah Bundy Student Support Adviser, Cardiff University hunterh3@cardiff.ac.uk

Helen Abrahams, Student Advice Service Manager, University of Brighton h.l.abrahams@brighton.ac.uk

Louise Miles, Student Money Adviser, University of South Wales louise.miles@southwales.ac.uk

Tim Dixon, Welfare Advisor, Bucks' Students Union Tim.Dixon@bucks.ac.uk

Wendy Bainham, Senior Student Financial Adviser, University of East Anglia w.bainham@uea.ac.uk

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	Statutory funds	Budgeting	ALF/hardship	travel costs	Other – eg's
Account, Finance,					
Business, Law					
Biological and Biomedical					
Sciences					
Computing and Maths					
Construction & Built Envirt,					
Archt					
Engineering and Product Design					
Geography, Geology, Envirt					
Studies					
Library, Info & Media					
Studies					
Other/not disclosed					
Sport Exercise and Leisure					
Hospitality, Retail and					
Tourism					
Nursing and Midwifery					
Arts and Communication					
Archt & Design, 3D,					
Fashion/Textiles					
Historical and Critical					
Studies					
Other/not disclosed					
FdSc Sport and Fitness					
FdA Broadcast Media					
Joint Honours Programme					
BA Applied Social Science					
FdSc Computing					
FdA Business					
Nursing					
MEC					
Courses based at Hastings					
college					
Education and Teaching					
Criminology and Soc,					
Social Policy, Psy					
Languages					
BSMS Health					
Other/not disclosed					