

NATIONAL STUDENT MONEY WEEK 2024

**LESS RISK
MORE REWARD**

**MAINTAINING YOUR FINANCIAL
WELLBEING AT UNIVERSITY**

CAMPAIGN PACK

4th - 8th March 2024

LESS RISK, MORE REWARD

The Theme

Less Risk, More Reward: Maintaining your Financial Wellbeing at University.

With lots of different avenues to explore, we feel this theme will provide mileage to suit our diverse range of students across the country. Whether the focus is on going back to the basics of budgeting and the risk of not planning, being vigilant of scams and fraud, or the dangers of risky behaviours such as gambling, we hope that there will be something for everyone.

When

The campaign will be **Monday 4th March to Friday 8th March, 2024.**

There is always plenty of flexibility though, so do not worry if that date doesn't suit you. While this will be when we focus our activity, and any national engagement, we are committed to providing the campaign in plenty of time for you to run activities whenever suits your students best.

What to Expect from this Campaign Pack

We want this campaign pack to provide a bit of direction, without being restrictive, so think of it as a pick 'n' mix of resources and ideas. Pick the ideas that will work for you and your students, and don't be afraid to think outside the box and come up with your own ideas to engage your students.

One size does not fit all so we don't expect engagement to be the same across the country. Think about your student demographics and pick topics that are relevant to your students, increasing the chances that they engage.

www.nasma.org.uk

We'll revamp the [NASMA website](http://www.nasma.org.uk) to allow us to keep you up to date with any developments we make after this Campaign Pack is published and as ideas and inspiration keep rolling in. The website will also host a range of resources and assets, including the new NSMW24 logo, template resources, poster/flyer templates and some social media graphics.

Resources from organisations that we are working with will also be shared on the NASMA website, so keep a regular eye online.

NASMA on social media

NASMA will be engaging with the National Student Money Week campaign on our social media channels, listed below. Our core objective on the NASMA social channels will be to share what our members and partners are up to so please use #nsmw24 and tag us in your posts.

If you follow us we will follow back, but using the hashtag or tagging us increases the chances that we'll see what you are up to.

You can find us on the following channels -

- **Twitter - @NASMA_uk**
- **Instagram - @nasma_uk**

We'll also be showcasing our members hard work through **LinkedIn**. If you aren't already connected on LinkedIn, look for National Association of Student Money Advisors (NASMA).

Partners

NASMA are working with like minded organisations to share resources that will support the National Student Money Week campaign. As these resources are finalised we will publish them on the NSMW24 section of the NASMA website for you to use however best suits your campaign plans.

We continue to work on these partnerships on the run up to National Student Money Week 2024, but we are pleased to share that, so far, we are looking forward to working with **Student Awards Agency Scotland, Money Advice Scotland, Experian, Save the Student** and **YGAM**.

Resource Round Up

NASMA are providing a range of resources to get your campaign started. From our new NSMW24 logo, to ready to roll graphics for your social media channels, you can download and use these resources however you need.

A snapshot of the resources that will be available to download from the NSMW24 section of the NASMA website are:

- Campaign Logo
- Campaign Logo in Welsh
- Range of Graphics - the perfect size to be used on your social channels with supplementary text in your own voice, but can also be used in newsletters, presentations, e-bulletins, websites, printed materials etc.
- Range of Templates - for posters, signage, etc.
- Range of Resources - including some engaging games and activities ready to be rolled out on your campus.

LOTS OF IDEAS...

How to use this campaign pack:

This Campaign Pack is full of ideas to help you engage with the campaign and deliver this locally at your institution. We've taken the theme and identified a number of different strands under this umbrella, giving us a broad spectrum of focus for this campaign. While this helps us cater to diverse student bodies, we don't expect or recommend that you try and do everything, or that you don't bring your own ideas and flair to your campaign.

Pick what's most relevant to your students, which increases the chances of their engagement and keeps the campaign manageable and achievable.

The campaign at a glance





RISK OF NOT PLANNING/BUDGETING

- BUDGETING BASICS
- MAKING EDUCATED SPENDING DECISIONS
- INSURANCE
- PLANNING ACROSS A LONGER PERIOD OF TIME
- SAVING FOR EMERGENCIES

- Introduce the idea of creating a budget, and share advice and guidance on how to do this:
 - Use any existing resources you have on budgeting techniques or create a simple budget template, branded with your team branding/contact details, and hand these out on campus.
 - Link to the [Money Helper Beginners Guide to Managing Money](#)
 - Link to [Money Saving Expert's How to Budget](#)
- Explain the difference between fixed outgoings and those that can fluctuate week to week or month to month, i.e. fixed outgoings like rent/TV Licence versus non-fixed outgoings like grocery shopping.
- Advise setting realistic limits for those outgoings that can fluctuate.
- Express the importance of regularly reviewing budgets as income and outgoings can change - it won't be effective if a budget isn't regularly reviewed and updated. This is particularly relevant in light of cost of living challenges.
- Encourage consideration of one-off/annual expenses that, if not factored in, can throw a budget off course.
 - Put aside money each week/month to cover these costs.
 - Most bank accounts now allow multiple savings pots that can make this easy.
 - Examples where this is helpful include car costs (insurance if paid annually, MOT/servicing), Christmas, birthday gifts, children's school uniforms or back to school costs etc.
- Encourage action if a budget doesn't add up and shows a deficit.
- Focus on Needs vs. Wants, or essential vs. non-essential expenses - use language your student body might best understand.
- Be mindful that everyone is different - one person's well utilised gym membership might be hugely impactful on their mental and physical health, so becomes a much more essential expense than a gym membership paid by someone who never uses it.
- Demonstrate the [Money Saving Expert: Demotivator](#) to see the reality of how much a particular spending pattern costs over a year or how much it compares to income.
- Link to [Money Saving Expert's How to Stop Spending](#)

BUDGETING WORKSHOPS

Whether in person or online, NSMW24 is a great opportunity to run budgeting workshops for your students.

Depending on the resources available, you could even create a series of workshops, each tailored more specifically to a particular group of students, i.e. international students, students who are also parents, etc.

Cover:

- Basic budgeting skills - what comes in versus what goes out
- Action to take when things don't add up

BUDGETING LONGER TERM

Use a 1-year wall planner to get your students to think about their budget over the full year, rather than just short term.

Wall planners are inexpensive from Amazon or stationary supply companies and large enough to create an engaging display on campus. Ask students to use post-its to track which expenses they think about at various points in the year.

- Use Needs vs. Wants as a topic for an interactive activity. Print out various expenses on slips of paper and ask students/groups of students to split into needs/essentials or wants/non-essential. This is a great conversation starter, both between peers and between staff and students.
- Introduce the idea of researching and costing out financial commitments for affordability, before jumping in.
 - Do I need it? Can I afford it? Is it worth it?
 - Understanding credit commitments is a good example of this, see True Cost of Credit Game.
 - This is also a good talking point to discuss how circumstances can change and make financial commitments more strained, i.e. job loss or reduced hours, emergency bill eating into budget etc.
- Use this opportunity to focus on keeping costs down as much as possible, and shopping around for the best deals on the likes of broadband, TV packages, mobile phones etc. Use the following resources to help:
 - [Mobile phone resources from Save the Student](#)

- [Broadband Explained by Broadband Savvy](#) so students aren't signing up for more than they need.
- [How to get broadband without a landline by Uswitch](#)
- [Digital TV Package Deals from Money Saving Expert](#)
- [Best digital TV package deals 2024 by Save the Student](#)
- [Best Student Broadband Deals 2024 by Save the Student](#)
- Provide lists of local/national student discounts. [Save the Student has a great student deals webpage.](#)
- Highlight the importance of building an emergency fund, no matter how small, to help with unexpected expenses.
- Raise awareness of insurance policies, how to shop around, excesses, and default ratings as a method of understanding policies.
- Link with Careers Services to promote part-time work opportunities as way to maximise income.
- Run student funding clinics where advisers can check a student is in receipt of everything they should be accessing from student funding bodies.
- Collaborate with local benefit advice services to promote any relevant benefits to relevant groups of students.

ARE YOU COVERED?

To highlight insurance, and start a conversation, create scenarios and ask students if they would be covered in those situations, and if not, how much would they be out of pocket?

Example: A break in leads to the loss of your laptop, bike, TV, tablet etc. Are you covered? If not, how much would it cost you to recover from this?



RISKY DEBTS

- **SHORT-TERM BORROWING**
- **PROBLEM DEBTS**
- **ILLEGAL LENDING**
- **UNDERSTANDING CREDIT**
- **LONG-TERM IMPACT OF ISSUES**

- Touch on the importance of not borrowing to maintain a lifestyle and being tempted by buy now pay later:
 - [Buy now, pay later: how it works and what to look out for](#) from [Money Saving Expert](#)
 - [Klarna: Is it safe to buy now, pay later?](#) by [Save the Student](#)
 - Use NASMAs Buy Now Pay Later social media sized graphic to support your comms.
- Remember to think about other forms of short-term borrowing and how they impact students. Monzo is a great example and MSE have a helpful article on the pros and cons of this.
 - [Monzo becomes first major bank to launch buy now pay later scheme – here's how it stacks up](#) ([moneysavingexpert.com](#))
- Another common issue might be short term or payday loans such as Drafty.

Students commonly rely on these during months where they perhaps have limited student income.

 - A useful guide is: [Short-term and payday loans UK - MoneySavingExpert](#)
 - There is also a very cautionary tale in this STS article - [“My first payday loan was £100 for a night out. 5 years later I was in £26k of debt” - Save the Student](#)
- Stress the importance of continuing to make debt repayments, even if the temptation might be there to bury heads in the sand during challenging times.
- Signpost to the following resources which feature a range of debt related guidance and information:
 - [Dealing with debt](#) from [MoneyHelper](#)
 - [Credit card minimum repayment calculator](#) from [Money Saving Expert](#) - This is a great tool to demonstrate the impact of paying even a tiny bit more than the minimum payment.
 - [Personal Loan Calculator: Work Out Your Repayments](#) from [Money Saving Expert](#).
 - [Buying and running a car](#) from [MoneyHelper](#)

RISKY DEBT STORIES

Gather 1 or 2 casestudies from students willing to share their experience of using debts, and what they wish they knew/had done differently.

You may be able to identify these students through case work or applications for funds, and can use a variety of formats to share - from reels on social channels to text in a newsletter/online. Anonymise if need be.

CREDIT TRUE OR FALSE

Increase knowledge and awareness of all things 'credit' by playing NASMAs true or false game.

You can use a paper based quiz or run via mentimeter or kahoot. Individuals could enter to win a prize, or you could run the quiz as a large display on a stall, or run on socials, making a great engagement activity and talking point. The options are (almost) endless.

MYTHBUST CREDIT

Ask your students for their burning questions about credit, credit rating or credit scores and provide answers.

Gather questions in advance, or come up with questions you know students should be asking, based on the misunderstandings you might come across as practitioners.

Answer Qs via social media reels, and even bring in an expert from a local advice agency.

- Recognising that many students might be struggling to pay existing debt repayments, ensure you signpost to local/national advice and support.
 - [Free debt advice: what to do & where to get help from Money Saving Expert](#).
 - Invite local debt advice agencies on to your campuses to offer support and guidance, such as Citizens Advice Bureaux or local authority based services.
- We know that in many communities' loan sharks do operate and this is becoming more prevalent since the cost-of-living crisis. Signposting to appropriate help and reporting can be found on the following websites:
 - England Citizens Advice - [Loan sharks - Citizens Advice](#)
 - Scotland Citizens Advice - [Loan sharks - Citizens Advice](#)
 - Wales Citizens Advice - [Loan sharks - Citizens Advice](#)
 - NI Citizens Advice Service doesn't have advice on this topic rather it signposts to the various money services in each county so students can refer to their own local agency for advice
 - Scotland - [Loan Sharks - Scottish Illegal Money lending Unit](#) (stopillegallending.co.uk)
 - Wales - [Home - Stop Loan Sharks Wales](#) : [Stop Loan Sharks Wales](#)

- NI - [Loans | nidirect](#) (Have section on loansharks with the reporting link).
- England - [Home - Stop Loan Sharks](#)
- Focus on credit:
 - what it is,
 - when and why it is used,
 - how it can impact the credit product being offered (i.e. better rates for those with 'good' credit')
 - the impact on credit when payments are missed etc.
- Share this article: [How to improve your credit score from Money Saving Expert](#)
 - This is great all rounder, explaining all things credit
 - It has a specific section debunking myths
- Also link to [MSEs Check your Credit Score for Free](#) article

WORKING OUT THE TRUE COST OF CREDIT

Buying on credit often sounds like a good deal but many consumers don't understand how to calculate the true cost, or compare different purchase options.

Think about the types of credit your student body access and use these as examples to show how making the same purchase can cost very different amounts depending on the type of credit, or repayment commitment.

Think credit cards, short-term/payday loans, BNPL, interest free credit, credit union loans etc.

When it comes to BNPL and interest free credit options in particular, you can also focus on how much it costs if the payments are not made as planned.



HOUSING RISK

● DODGY LETTINGS

● HOME SAFETY

- Stress the importance of what to look for in a landlord or letting agent. Signpost them to check that their landlord is properly registered -
 - [Landlord register home - Scottish Landlord Register](#) (landlordregistrationscotland.gov.uk)
 - [NRLA - The Home For Landlords](#)
 - [Welcome to Rent Smart Wales - Rent Smart Wales](#) (gov.wales)
 - [Search for landlord | Landlord Registration | nidirect](#)
- You can do the same for letting agents -
 - [The professional body for the property sector | Propertymark](#)
 - [Safeagent - The Sure Sign of professionalism](#) (safeagents.co.uk)
 - [Landlord Accreditation Scotland](#)
 - [Welcome to Rent Smart Wales - Rent Smart Wales](#) (gov.wales)
- Using companies they have found via these links can give peace of mind that standards will be properly adhered to.
- Remind students to be vigilant when looking for housing and use trusted info such as these guides from Shelter or similar before they start to view properties.
 - [Finding a private rented home - Shelter Scotland](#)
 - [How to rent from a private landlord or letting agent - Shelter England](#)
 - [Finding a private rental | Housing Rights](#)
 - [Renting - Shelter Cymru](#)
- Signpost students to understand the upfront costs of renting before they look for properties, so they don't fall victim to any illegal fees.

● RISKY TENANCIES

● ENDING A TENANCY

● POOR PLANNING

These pages will help:

- [Upfront costs of private renting - Shelter England](#)
- [Paying a tenancy deposit - Shelter Scotland](#)
- [Security deposits - Shelter Cymru](#)
- [Deposits and fees | Housing Rights](#)
- To save money, students can fall victim to risky letting practices. Remind them they have rights and should be extra vigilant if renting informally.
- Signpost them to check that their landlord has an appropriate HMO license with their local council, if applicable
- Remind students to be wary if landlords ask for cash, money transfers or don't seem keen to answer questions or if properties seem especially cheap.
- Help students to understand what should be in a lease by signposting to:
 - [Your rights in a private residential tenancy - Shelter Scotland](#)
 - [Your rights if you live with your landlord - Shelter Scotland](#)
 - [What to check for in your tenancy agreement - Shelter England](#)
 - [Tenancy agreements in a shared house - Shelter England](#)
 - [Certificates and paperwork | Housing Rights](#)
 - [Written occupation contracts - Shelter Cymru](#)
- Risk associated with home safety can affect anyone, but students with more risky tenancies can be at a greater risk.
- Your local fire and rescue service might be keen to join any on-campus events to raise awareness of fire safety, and may even bring an engine.

- Signpost your students to what their rights in terms of safety are in their housing.
 - In Scotland the Fire Service will provide free home safety checks and can advise on how to deal with reluctant landlords [Home fire safety visits | Scottish Fire and Rescue Service \(firescotland.gov.uk\)](#).
 - In England the London Fire Brigade have a really helpful page on this with lots of information [Tenant's Rights | London Fire Brigade \(london-fire.gov.uk\)](#).
 - Similar pages can be found for Wales - [Get a free home safety check from your local fire and rescue service | GOV.WALES](#)
 - Northern Ireland - [Home Fire Safety Check - Northern Ireland Fire & Rescue Service \(nifrs.org\)](#)
- Students often run into quick flat shares without really thinking it over properly. Encourage them to plan properly, rather than rushing in.
- Whilst aimed at student accommodation, Unite students have a great game-based tool where students can think about real life flat share scenarios, which can help them be more prepared for shared living - [Unite Students](#).
- Promote these articles on Save the Student aimed at this -
 - [5 reasons you should \(and shouldn't\) live with friends - Save the Student](#);
 - [How to deal with annoying housemates - Save the Student](#);
 - [How to survive shared living - Save the Student](#).
- Many rush into housing situations without discussing how they might handle the household finances. These articles may help -
 - Bill Splitting - [Student bills – Setup, compare and split - Save the Student](#)
 - Money Helpers [talking about money](#)
- This article from Save the Student has a great checklist to use when looking:
 - [Viewing student houses: what to look for - Save the Student](#).
- The excitement of moving home can often overshadow the need to do the basics such as working out what you can afford. Money Helper have a housing specific budgeting article that may help-
 - [How much rent can you afford? | MoneyHelper](#).
- Many don't understand what rights they have in terms of ending a housing contract. Use these links from organisations such as Citizens Advice, Shelter and Housing Rights:
 - [How to end your tenancy - Shelter Scotland](#)
 - [Your rights in student accommodation and halls - Shelter Scotland](#)
 - [How to end a fixed term tenancy early - Shelter England](#)
 - [How to end a periodic tenancy - Shelter England](#)
 - [Citizens Advice England](#)
 - [Ending a tenancy or licence - Shelter Cymru](#)
 - [Ending a private tenancy | Housing Rights](#)

LEASE RED FLAGS

Play our lease red flags game and ask your students to point out the red flags they see in the mock up poster.

A great conversation starter, and you can add in scenarios your students have experienced. Can be done visually by displaying a large copy of the poster on a pin board, and get students to use red flag pins (available from Amazon) to literally mark the figurative red flags in the lease.

NB: Due to regional variations in legislation, we can't provide a standard lease, so please consider your local regulations when advising students.



RISK TAKING BEHAVIOUR

● GAMING & GAMBLING

● ADULT WORK

● PERSONAL SAFETY

● CRYPTOCURRENCY

● CONSUMER SAFETY

Gambling and Gaming

- Help students to identify when a harmless habit is starting to veer into something more harmful by signposting them to the student facing resources via YGAM:
 - [Home - YGAM for Students](#). This has in-depth information on both gaming and gambling and helps students identify when they might need to make changes or ask for help.
- There is also lots of information on [Gaming and Gambling](#) (responsiblegambling.org) aimed at lots of different levels and has both self-help materials and a cost calculator to help students understand the real cost of their habit.
- If you are looking for more gambling specific resources both [Money Helper](#) and [Gam Care](#) have excellent resources.
- If you want to be particularly hard hitting, this [article by the Gambling Commission](#) on the links between gambling and crime is very interesting reading.

Cryptocurrency

- Recognising that many students are becoming increasingly interested in the murky world of Cryptocurrency, you can provide some education on what this is and what the potential dangers are.
- The FCA have a good article on investing in general that touches on crypto and will help to outline that investment in any form is a type of risk - [5 questions to ask before you invest](#) | FCA.
- There are some helpful articles on understanding crypto from FCA - [Crypto: The basics](#) | FCA and [Investing in crypto](#) | FCA.
- Save the Student also have 2 useful 'what's it all about' type articles –

- [What is Bitcoin and should you buy any?](#) - [Save the Student](#).
- [What is an NFT?](#) - [Save the Student](#);
- You might wonder why you would signpost to such articles when you are championing steering away from these types of gambles. Students are already doing this and will do it regardless so helping to reduce misinformation from social media and peers is a good place to start.
- FCA also have an interesting article on motivation that may help you caution students into pausing for thought before making these risky investments - [Hype – spot the signs and manage your FOMO](#) | FCA,

Personal Safety

- This topic can be varied and a good one to work on with other teams such as your Students Union, Health & Safety, Security or Counselling colleagues.
- Look at risky employment such as working in bars/restaurants/pr where students may not be exercising all of their employment rights or may have their personal safety put at risk by drunken customers and inappropriate behaviour. Signpost to information on rights at work - [Work and employment law advice](#) | Acas.
- Focus on the social media angle and highlight to students the risks of being taken in by things they see on social media or by making them aware of specific scams such as [Crypto investment scams](#) | FCA.
- A good overall article on potential social media risks is this from tech company Norton Security - [12 social media threats to watch for in 2024](#) - Norton.

- Some good broad personal safety at university information can be found on these links:
 - [Staying safe at university \(thecompleteuniversityguide.co.uk\)](https://thecompleteuniversityguide.co.uk)
 - [Students and personal safety | Suzy Lamplugh Trust](#)
- Basic tips such as locking your bike up, making sure you have your valuables insured – students can carry a lot of expensive tech between laptops, tablets, phones, headphones etc.
- A great tip from the Complete University Guide is to register valuables on [The National Property Register, for Phones, Gadgets, Bicycles & More...](https://www.immobilise.com) (immobilise.com) so that if they were stolen, they are easier to recover.
- Direct students to the idea of insurance as a great way to reduce risk - [Student contents insurance 2023 - Save the Student](#); [Mobile phone insurance comparison - Save the Student](#);
- Online safety is also a good angle –
 - [Top tips for staying secure online - NCSC.GOV.UK. Cyber Aware - NCSC.GOV.UK.](https://www.ncsc.gov.uk)
 - A very good general safety site is [Get Safe Online | The UK's leading Online Safety Advice Resource](#) which has everything from social media to online shopping covered.

Fake Goods & Consumer Safety

- A specific area to target may be buying and selling things online which many students will be familiar with. Whether it's buying a must have item from an Instagram post or buying a sofa from Gumtree, helping students to stay safe and spot issues is really important.
- Which have a useful article on [How to Spot Fake Goods](#).
- Whilst it might be verging into scam territory [Citizens Advice](#) have a broad piece

on identifying if something is too good to be true.

- Purchase fraud is a specific type of crime based on selling fake goods and Action Fraud have guide on [How to Spot Purchase Fraud](#).
- If students are buying from service providers such as Gumtree or Facebook Marketplace, reminding them of personal safety precautions is a good strand. Both [Gumtree](#) and [Facebook](#) have specific guides on staying safe at a meet.
- Which has a landing page for [online shopping support](#) which ranges from template letters to simple information on online consumer rights.

Adult Work

- Be aware that this is a theme that has been seen via the [Save the Student annual survey](#) for some time now, with small proportions of survey respondents reporting that they do sex work.
- It's important to recognise that it can be a positive experience for some students who choose to do sex work. However, the issue is when we hear students talk negatively about their experiences of sex work, especially when they are doing it out of desperation for money.
- Be well-informed and prepared to talk openly and non-judgementally with students about sex work when needed to ensure they can offer appropriate advice and support.
- This can range from escort or “naked butler” services to selling images or used items online.
- Working with your counselling teams or student union representatives, you may be able to come up with suitable supportive messaging around this or publicise safe spaces for students to talk about these experiences.



RISK OF SCAMS & FRAUD

● FRAUD

● SCAMS

● PERSONAL DATA

● MONEY MULES

- Scams and frauds come in a wide variety. Students can fall victim just as easily as someone who is elderly or vulnerable in some way as criminals become ever more sophisticated in their methods.
- For a great broad overview of scams and how to avoid them, this FCA page covers most bases - [Protect yourself from scams | FCA](#).
 - As well as broad advice on how to spot and report a scam there are drop down sections detailing each type of common scam.
- [Which?](#) have a web resource full of advice and guidance about scams.
- An old resource that is still a great way to explain how scammers can gather personal data - <https://www.youtube.com/watch?v=YRs28yBYul>
- As well as financial and identity-based scams, you may be potentially scammed for specific products or services such as energy or environmental/green products. This useful article by the Energy Saving Trust walks you through the basics of these [How to spot an energy scam - Energy Saving Trust](#).
- For consumer scams, National Trading Standards are the reporting body - [National Trading Standards Scams Team - National Trading Standards](#).
- Fraud is generally where deception or impersonation is used for criminals to make financial gains.
- Police Scotland have a terrific web resource which lists different types of fraud, what to look out for and how to protect yourself. It also has some great downloads that can be used as well.



For illegal lending/loan shark resources, see the Risky Debts section.



For crypto/investment resources, see the Risk Taking Behaviour section.



For consumer advice relating to fraud (fake goods etc.), see the Risk Taking Behaviour section.

- [Scams and frauds - Police Scotland](#).
- Other UK forces also have similar pages such as this one by the Met Police - [Advice about fraud | Metropolitan Police](#).
- Check out your local police website and type fraud advice or similar if you are keen to find resources in your own local area.
- For members in England, Wales and Northern Ireland, Action Fraud have lots of advice and support as well as being the reporting vehicle to report issues - [What is Action Fraud? | Action Fraud](#).
- Another super resource that covers fraud in all its guises and even comes with a handy toolkit is [About Take Five | Take Five \(takefive-stopfraud.org.uk\)](#). As well as a resource to tell students more about types of fraud, how to protect themselves etc. It also has a free to use toolkit with downloadable pdfs, posters and the like.
- As well as this Take Five Campaign, Crime Stoppers have some great online info on staying safe online:
 - <https://crimestoppers-uk.org/keeping-safe/online-safety>

POLICE CONTACTS

As part of NSMW24, many local policing teams are keen to engage with students to help protect them from fraud, crypto and cybercrime.

These team's goals are to raise awareness of economic crimes to safeguard the public and to divert individuals from being drawn into these forms of crime.

18-24 year olds lose more money to fraud than any other age group and are also susceptible to being drawn into criminality through recruitment as money mules.

NASMA members can find an extensive list of contacts from various regional police forces, in the members area of the NASMA website. Invite them to your campuses to join in your activity.

- Locally, many councils will have a counter-fraud team who may be happy to be involved in your specific events. Check your local authority website for details of any counter fraud team or fraud prevention advice.
- Local Citizen's Advice Bureaux may also have a focus on fraud and scam awareness, so ask them to attend campus events.
- A new and very worrying trend being seen across the UK is students being targeted as money mules. This is where they agree to handle cash or payments for a percentage cut or fee. Or they may be asked to open bank accounts on behalf of a person or business. This can be posed as a legitimate job or "working from home" offer which it might be easy for students to fall victim to.
- For great advice and resources use the [Money Mules – If it sounds to good to be true, it probably is..](#) web resources.
- A great student specific resource is [Crooks on Campus](#).
- The National Crime Agency have this great resource:
 - https://nationalcrimeagency.gov.uk/money_muling

- Another aspect of fraud and scams to potentially explore is the area of coercive control or financial abuse which can go on in family or friend groups as well as in the context of a relationship. Again, your local authority may actually have a team who deals with this so it's worth looking into if you felt it was an area you particularly wanted cover.
- A more general resource is this webpage from Womens Aid [Coercive control - Women's Aid \(womensaid.org.uk\)](#).
- Money Helper also have some similar articles - [Taking back control after financial abuse \(moneyhelper.org.uk\)](#); [Financial abuse: spotting the signs and leaving safely \(moneyhelper.org.uk\)](#) as well as links to [What is economic abuse? - Surviving Economic Abuse](#).
- Again, this might be a topic you could buddy up with other suitable services such as your counselling colleagues or your students association.
- Familiarise yourself, and encourage students to familiarise themselves, with tactics used by scammers by watching TV shows such as BBC's Scam Interceptors with Rav Wilding.

VISUALISE HOW COMMON SCAMS ARE

Display a jar, vase, or anything transparent, with a supply of tokens, coins (anything really) to the side.

Ask participants to add one of the tokens (or whatever item you are using) to the jar if they have ever received a scam or unsolicited email, text, phone call, DM.

Whether they ended up victim to a scam or were alert enough to ignore/block, they should add a token. This visualises how common scam attempts can be.

Prepare in advance by asking your team to take part so you don't start with an empty jar.



MONEY & WELLBEING

● PRESSURE

● DECISION MAKING

● COPING

- Recognise that University can be a time for trying new things or pushing limits but sometimes this can spill over into behaviour that puts individuals at risk.
- Temptation to take part in harmful activities can come from being away from friends and family, peer pressure of new friendships, loneliness, stress etc.
- Helping students be aware of risk and of available support is the best way to help combat risk taking harms.
- Look at and promote the resources available from [Student Minds](#).
 - [Student Space](#) is their student facing hub, full of tips, advice, information and support.
 - This includes a specific [Money section](#) featuring articles on budgeting, and a 5-minute video on creating a budget and managing social spending.
- Take on board the plethora of guidance available through the [Money Saving Expert Mental Health and Debt resource](#). This can be downloaded as a PDF and covers a range of different areas.

PLAY THE EMOODJI GAME

Play our EMOODJI game and ask your students to think about how their mood impacts their relationship with money.

This is a great conversation starter, and works well in groups. Simply display a large copy of the emojis provided and get students to use post-its to share how the different moods impact their spending or approach to money. For example, you may be more inclined to opt for a takeaway when tired, or buy treats to cheer yourself up if you are feeling sad. There are no right or wrong answers.

I WISH I KNEW...

Encourage students to reflect and share what they have learned, or wish they knew earlier.

Can be simply done by sticking post-its on a wall, but you can also play on the 'money tree' imagery. Have students write on and stick leaf shaped (or just green) post-its onto a large image of a tree. Or get your Christmas tree back out and have them write on strung tags and hang those from the tree.

- Remember that the link between money and mental wellbeing can be described as a vicious cycle:
 - Low mood and poor mental wellbeing causing spending issues, and/or,
 - Money worries causing low mood and poor mental wellbeing.
- Remember that individuals are different and respond differently to situations. Some students may be incredibly anxious about what might be a relatively minor debt in comparison to the debt levels other students might have. Focus instead on coping mechanisms, rather than levels of debts.
- Link in with wellbeing or counselling teams to raise awareness of services.
- Promote any self help mental wellbeing resources that might already exist within your institution.
- Collaborate with any local community wellbeing services.
- Promote mindfulness apps like Calm and Headspace.

CAMPUS COLLABORATION

Engaging with other teams and departments within your institution is a great way to raise the profile of your campaign. Spending a little time encouraging colleagues to get involved can also pay off in the long run if they take ownership of a particular action and you can rely on them doing the leg work to supplement other planned activity.

Here are a few ideas where partnership working may work for you:

International Student Advice Teams

International Students can be particularly vulnerable to some of the risks we've touch on, so engage with specialist teams to promote events, and create resources relevant to international students.

Counselling and Wellbeing Teams

The link between money and mental wellbeing is well established, so engage your Counselling/Wellbeing teams in your campaign. Raise awareness of services available, particularly proactive and preventative services.

Student Unions

Partner with your institutions Student Union /Associations/Guilds to deliver your campaign. Tapping into **student societies** is a great way to deliver peer led activity.

Careers Services

Support students to search for and apply for part-time work, and avoid falling into risky money making schemes. Highlight benefits of volunteering, both for wellbeing and building a strong CV.

Risk and Resilience or Health and Safety Teams

These departments might have connections to local fire and police contacts, and might also welcome the opportunity to join in your activities and engage with students. These teams may be able to offer insights into personal safety, insurance, etc.

Housing Advice Teams

If housing advice in your institution comes from a different team, get them involved. Risky housing practices are such a big issue right now that it would be great to ensure your NSMW24 focuses on this strand.

Student Accommodation

Most student accommodation will have great communication networks. Ask them to engage with your campaign on social media to increase the reach to students living in residences.

Ask them to facilitate a competition for student residents. They could give a prize to the student who has the best budgeting tip.

STUDENTS LOVE TO SPIN

If you have one already, you'll know that any game involving a spinning wheel is popular with students. If you don't have one, invest in a reusable one, and create a NSMW24 game.



Various styles and sizes available from Amazon from as little as £10, or ask in house print teams to create one for you.

LOCAL LINK UPS

Partnering with organisations in your local community is a great way to keep the campaign relevant for your students, and to engage with like minded organisations and businesses.

Here are a few ideas where local partnership working may work for you:

Credit Unions

Many consider credit unions to be the more ethical alternative to the for-profit sector, so give your local credit union a space on campus to promote their services to students.

If the lending side of credit unions isn't something you want to promote, ask credit unions to focus on their saving services. Many offer Christmas/holiday saving schemes that could be appealing.

Local Councils

Whether it is Trading Standards, benefit advice, housing advice, debt advice or specific cost of living crisis interventions, your local authority may wish to get involved.

Local Citizens Advice Bureaux

Similarly, your local CAB may be keen to showcase their services which can include housing, energy, debt and benefit advice.

Local Health and Care Partnerships

Recognising that money worries can impact wellbeing, connect with local health and care partnerships.

Local Advice Partnerships

Check if there are any advice partnerships in your area which bring together local advice services - you may even be involved with them already. This is a great way to reach all of the advice agencies that may operate locally, and ascertain if any would like to be involved in your campaign.

Local Police Teams

Police teams are often keen to engage with students, and many forces will have teams working specifically on fraud, money mules, and cyber crime, and keen to raise awareness with students.

Local Fire and Rescue Teams

Connecting to the housing strand, you may find local fire and rescue teams are willing to join in campus activities and promote home safety, smoke/fire alarm rules etc.

Illegal Lending Teams

As well as, or often even part of the national organisations mentioned in this pack, you may have local teams focussed on illegal lending activity. These teams may sit within your local authority, and be keen to raise awareness of this risky activity.