

# NATIONAL STUDENT MONEY WEEK 2026

**2-6 March 2026**



## CAMPAIGN PACK

# FUTURE READY

## The Theme

### ***Future Ready: Money Skills for Success***

With lots of different avenues to explore, we feel this theme will provide mileage to suit our diverse range of students across the country, no matter which of the strands you want to dip or delve into.

The focus and concept running through all strands of the campaign, is very much on developing those **core money-related life skills** that are relevant long past studies, with a particular angle on **thinking beyond studies**, looking to the future and recovering financially from what may have been a financially strained student journey.

## When

The campaign will be ***Monday 2nd March to Friday 6th March, 2026.***

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.

None of the campaign assets produced by NASMA will be dated, so if this is the not the most appropriate week for you to deliver an impactful campaign, you can still make use of the assets another time.

## 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.

We'd also encourage you to think beyond just NSMW26 when reviewing the ideas in this Campaign Pack. Keep a note of ideas you like for future student engagement events, or when you are updating web resources etc.

## NASMA Website

The NASMA website will be your main source of materials and information for the campaign. Do keep an eye on our dedicated National Student Money Week 2026 webpages as ideas and inspiration keep rolling in. The website will also host a range of resources and assets, including the new NSMW26 logo, template resources, poster/flyer templates and some social media graphics.

Some resources will be restricted to NASMA members only, and available by logging into the NASMA website.

The website will also be where you can find the latest updates about the partnerships that we develop to support the campaign.

## NASMA on social media

NASMA will be engaging with the National Student Money Week campaign on our social media channels, listed below, where our core objective will be to share what our members and partners are up to. Please use #nsmw26 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 -

- **Instagram - @nasma\_uk**
- **LinkedIn - National Association of Student Money Advisors (NASMA)**

## Resource Round Up

NASMA are providing a range of resources to get your campaign started. From our new NSMW26 logo, to ready to roll graphics for your social media channels, you can download and use these resources however you need.

You are also free to tweak and edit the NASMA resources to suit your own plans.

A snapshot of the resources that will be available to download from the NSMW26 section of the NASMA website are:

- Campaign Logo
- Campaign Logo in Welsh
- Poster template
- Range of Graphics
  - The perfect size to be used on your social channels, but can also be used in newsletters, presentations, e-bulletins, websites, printed materials etc.
- Range of Resources
  - Including some engaging games and activities ready to be rolled out on your campus.

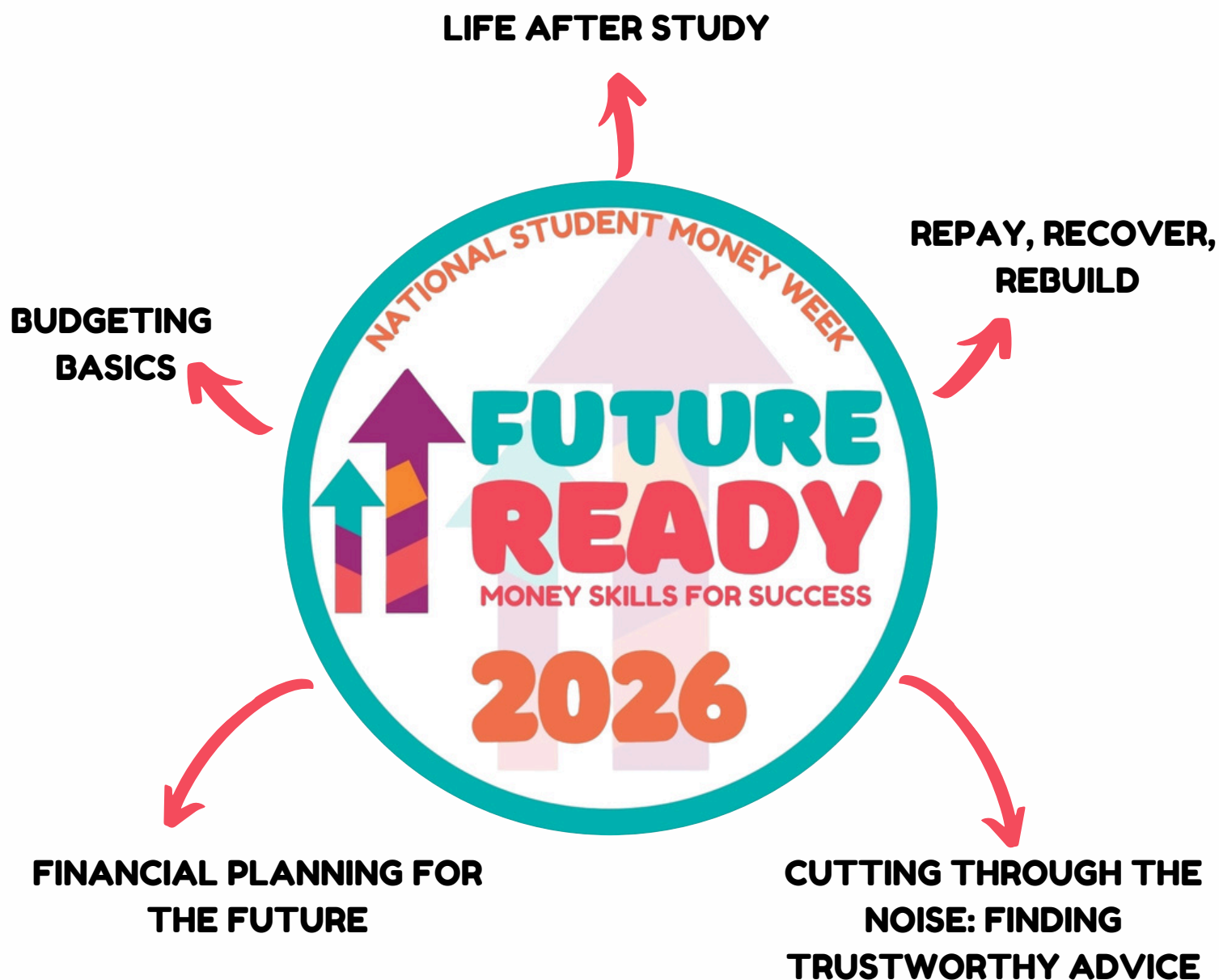
# LOTS OF IDEAS...

## 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. 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...



# PARTNERS



Building on the success of previous National Student Money Week campaigns, we are thrilled to again partner with Experian. NSMW26 gives us a great opportunity to improve awareness of credit from the perspective of thinking ahead to the future and knowing how to improve credit in order to succeed.



We are thrilled to partner with our friends at Save the Student who have a lot of amazing resources on the Save the Student website that align nicely to our theme and strands, and are worth sharing with students. We've collated a nice round up below, for your consideration:

- **Budgeting Basics**

- <https://www.savethestudent.org/money/student-budgeting/student-budgeting.html>  
(including free budget sheet)
- <https://www.savethestudent.org/save-money/food-drink/easy-meal-prep-for-students.html>
- <https://www.savethestudent.org/rent-calculator>
- <https://www.savethestudent.org/parentcontribution/>

- **Repay, Recover, Rebuild**

- <https://www.savethestudent.org/shopping/klarna-buy-now-pay-later-review.html>
- <https://www.savethestudent.org/student-finance/ultimate-guide-student-debt.html>

- **Financial Planning for the Future**

- <https://www.savethestudent.org/money/lifetime-isas.html>

- **Life After Study**

- <https://www.savethestudent.org/graduates/best-graduate-bank-accounts.html>
- <https://www.savethestudent.org/student-finance/student-loan-repayments.html>
- <https://www.savethestudent.org/student-loans-repayment-calculator>

- **Cutting through the Noise: Finding Trustworthy Advice**

- <https://www.savethestudent.org/money/student-budgeting/common-money-scams-avoid.html>
- <https://www.savethestudent.org/make-money/is-forex-trading-legit.html>

# PARTNERS



We are delighted to continue our National Student Money Week partnership with Money Advice Scotland, who are frequent contributors to our annual campaign.

Money Advice Scotland will provide a range of resources to support this year's campaign, including a range of webinars that you can promote to your students, featuring topics like a beginner's guide to pensions and planning for the future.



Building on our partnership for National Student Money Week 2024, Less Risk, More Reward, we're pleased to again join forces with the Metropolitan Police. The Metropolitan Police will be helping us to raise awareness of financial exploitation, frauds and scams.



We are pleased to continue our National Student Money Week partnership with Blackbullion who are also joining the NSMW26 campaign. All NASMA members can access a range of resources, made available by Blackbullion, to support and enhance the campaign.

The separate Blackbullion offer will be available from the NASMA website.



# BUDGETING BASICS

Being future ready needs a solid platform to build on, and this means really focussing on the development of basic budgeting skills that are relevant long past studies, and can last a lifetime. We can't expect students to grasp some of the enhanced concepts included in this years campaign, without the solid grounding being in place first.

We know that budgeting during studies is, and always will be, critical, but this year we'll also focus on budgeting for changing circumstances, such as when studies end and our students embark on life's important milestones.

## Leads nicely into the Financial Planning for the Future strand...

- Introduce the idea of creating a budget, and share advice and guidance on how to do this:
  - Explain what a budget is and share advice and guidance on how to create one.
  - Share NASMAs infographics on different budgeting techniques.
  - 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](#)
- Start with income:
  - Identifying income and how and when the income is paid is key to a student budget where termly payments are concerned.
  - This could be an opportunity to discuss ways of increasing income through part time employment, side hustles etc.
- Look at outgoings:
  - Fixed and fluctuating costs: Explain the difference between fixed outgoings and those that fluctuate week to week, month to month. For example fixed could include rent and TV Licence, non-fixed could be the food shop or socialising.

## POPULAR BUDGETING TECHNIQUES

Here are a few common and effective methods you can promote to students, using NASMAs graphics:

**50/30/20 Rule:** This is a simple, popular starting point. Allocate 50% of your take-home income to needs, 30% to wants, and 20% to savings or debt repayments. The percentages can be adjusted to fit any personal situation, for example, prioritizing more savings if needs are covered.

**Zero-Based Budgeting:** This method gives every pound of income a 'job' until take-home income, minus expenses (including savings or debt repayments) equals zero. It ensures no money is unaccounted for.

**The Envelope System:** This visual method involves putting physical cash (or using digital 'pots' or sub-accounts in a banking app) into labeled envelopes for different spending categories like groceries, entertainment, or transport. Once the cash in an envelope is gone, you can't spend any more in that category for the month.

- Encourage students to plan for irregular expenses: Set aside money for expenses that don't occur monthly, like textbooks, travel, or special events.
- Suggest that students set spending limits: Allocate a specific amount for each category based on your income and priorities.
- Remind students to review their budget regularly: important as things can change. Check spending against their weekly or monthly budget to check if they're on track and adjust as needed.

### **ENCOURAGE ACTION IF A BUDGET DOESN'T ADD UP AND SHOWS A DEFICIT**

- Essential vs. Non-Essential: Separate expenses into needs (essentials) and wants (non-essentials). Essentials include rent, utilities, groceries, and transportation. Non-essentials include eating out, entertainment, and shopping.
- Be mindful that everyone is different: for one person a gym membership might be hugely beneficial for their mental and physical health; much more essential than a gym membership paid by someone who never uses it.
- The Money Saving Expert Demotivator is a great tool to see the reality of how much a particular spending pattern costs over a year or how much it compares to income.
- Introduce the idea of researching and costing out financial commitments for affordability, before jumping in.
- 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 before committing/buying.

### **INTRODUCE THE IDEA OF A REGULAR BUDGET CHECK UP**

- Share how important it is to review and adapt a budget regularly, to make sure it is fit for purpose and working.
- Regular check ups are important, such as monthly money resets.
- Don't forget the importance of reviewing a budget in line with changed circumstances or big life events, such as:
  - Salary changes, good or bad,
  - Moving house, so changes to rent/bills
  - New financial commitment, i.e. car payment, new phone
  - Moving in with a partner/marriage
  - Welcoming a child
  - Being motivated to save for something special
- Write scenarios like the above on slips of paper and put into a jar. Ask students to draw from the jar, and tell you what impact they would expect their chosen scenario to have on their budget. This is a simple game to engage students, and generate some conversation.

## **NEEDS V WANTS**

**Play a visual needs v wants game. It can be done easily, and be very impactful.**

Use a large whiteboard or flip chart and divide into sections - one labeled 'need' and the other 'want'.

In advance, create stickers or slips of paper, each with an expense. These should be as diverse as possible and cover everything from rent, credit card bill, car insurance, gym membership, nails, ticket to sports match etc.

Ask students to identify whether the expense is a 'need' or a 'want'. Sometimes there won't be a right or wrong answer and that's okay as it generates conversation and is thought provoking.



# FINANCIAL PLANNING FOR THE FUTURE

Saving can seem like something that is a long way off in the future. But this NSMW, let's help our students see that it doesn't have to be. Investing in their future self can happen now, even if it's just learning a bit more about the best ways to do this.

- A great place to begin is to help students think a bit more about getting started with a savings habit. Whether that's helping them understand how to start a small emergency fund or planning financially for the big-ticket things in life.
- Promoting the great resources in our budgeting section will help them to work out what they might have available and this is always step 1 in planning to save.
- Giving them quality resources to think about the real cost of things such as planning for a baby, planning for a wedding or saving for a house is a good way to help students come up with realistic savings goals. This can also be angled to things like travel or graduate internships.
- Big Ticket Planning Resources:
  - [Baby costs calculator](#) | [MoneyHelper](#)
  - [Weddings on a budget: 50+ tips & savings](#) - MSE
  - [First-time mortgage borrowing: How much can I borrow?](#) | MSE
  - [Government schemes for first-time home buyers and existing homeowners](#) | [MoneyHelper](#)
- It's also a good angle to explore motivation and spending habits with students. If they can understand what would drive them to stick to a savings habit or what might derail them, this can be a helpful life skill.
- If you have a spending diary resource, this would be a good place to promote it.
- Quizzes to identify what type of saver or spender a student is, can be a good talking point and help them to identify what their money habits (or vices) actually are.
- A quick motivational game idea would be fill a jar with change (or tokens if you don't have any real budget) and students can guess what money it would be if it were filled with say £1 coins. This gives them a visual of how easy a savings habit can be and how quickly it can build.
- Helping students work out realistic savings goals by signposting them to [Savings calculator](#) | [Calculate interest on savings & goals](#) | [MoneyHelper](#) can also be a real motivator.
- AI accounts can be an accessible way to begin building manageable savings habits and top resources on these can be found on:
  - [Best automatic savings apps 2025 - Save the Student](#) or
  - [Automatic savings apps: how they work & top picks](#) - MSE

## MAKE A PLEDGE

**An inexpensive A3/A2 whiteboard creates a great opportunity for students to make a pledge, with photos used on socials.**

It could be as simple as 'I'm saving up for...' and the students write their wish on the whiteboard and pose for a photo.

Or a slightly more detailed version could be - 'I pledge to spend less on X in order to save up for Y'.

It's a flexible idea that you can adapt to suit your audience, and is a great activity to do on a peer to peer level, if you have support from student buddies/ambassadors etc.

# NASMA INFOGRAPHICS

## DEBT VS SAVINGS

Having some savings for an emergency is great, but only where the cost of debt doesn't outweigh the benefit of the savings.

If you had:

→ **£1,000 debt**  
on a credit card at 35%

Interest cost is:  
**£350**

→ **£1,000 savings**  
earning you 3%

Interest earned is:  
**£30**

Pay off the debt with the savings, and you'll be £320 better off a year.



## JARGON BUSTER

Financial jargon can be confusing, so we've put together a handy jargon buster to help you understand some key financial terms.

### INTEREST:

When you save with a bank, you are effectively lending them your money. Interest is the amount they pay to you in return. It is usually expressed as a percentage, using some of the other terms we explain.

### FIXED RATE INTEREST:

Nice and easy. If you open a savings account or financial product with a fixed interest rate, the rate won't change.



### VARIABLE RATE INTEREST:

Straight forward. The rate of interest can fluctuate over the life of the agreement or time held in savings. Usually, this is linked with a measure of inflation such as the Retail Price Index (RPI).

### ANNUAL EQUIVALENT RATE (AER):

This is the official or advertised rate of interest for savings and takes into account the compound interest effect. This makes it ideal when trying to understand the deal you are being offered, and comparing the savings products available to you.



## BUILD EMERGENCY SAVINGS

Building an emergency fund can seem like a pipe dream but it doesn't have to be. Saving even a small amount can make a big difference.

Set a target to aim for, including the amount you want to save and when you want to reach that goal.

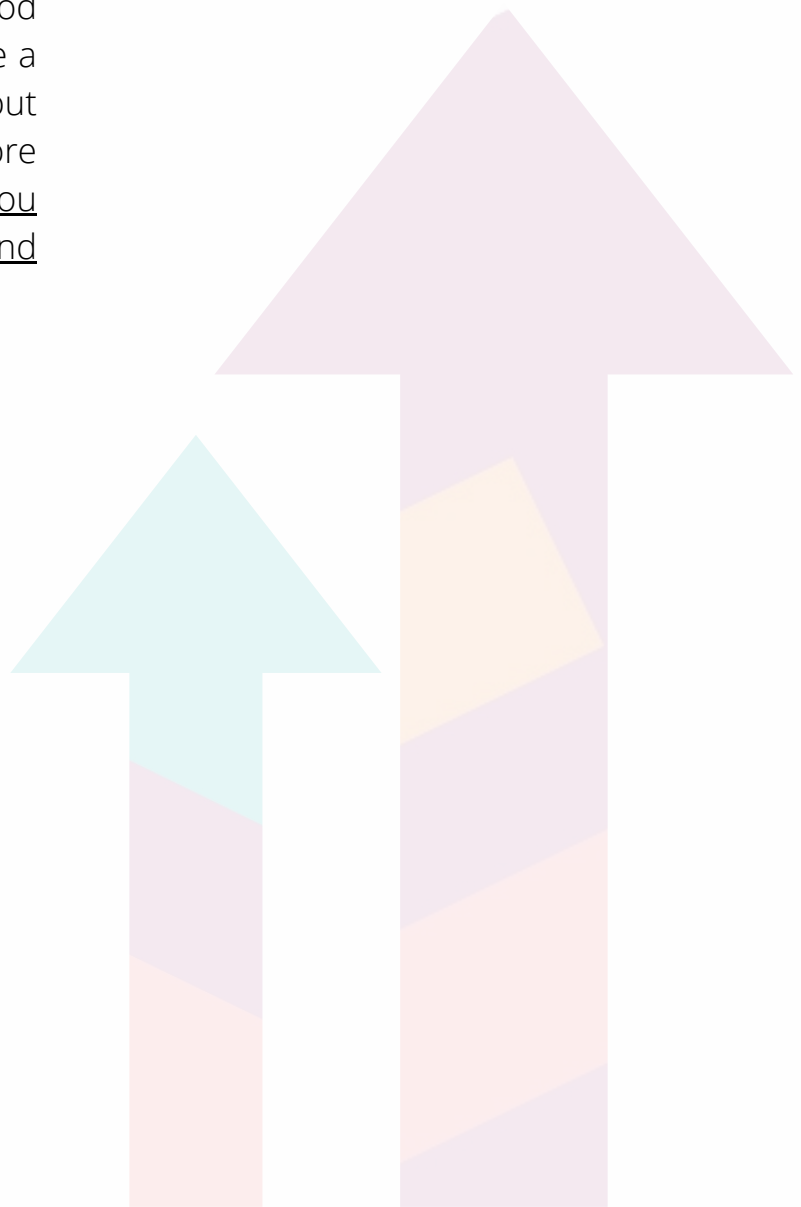
Review your budget and look for areas you could spend less, increasing the amount you will be able to save.

Pay yourself first! Treat your emergency savings pot like a bill and set aside the funds along with your other outgoings.



- When thinking about saving or investing, some people might be held back as they already have debts. Money Saving Expert have an excellent guide on this - [Pay off debts or save? Max your cash - MoneySavingExpert](#).
- An infographic showing the difference between the cost of debt and value of savings can be effective here (see NASMA infographics).
- Another aspect of saving and financial planning to help students get their head around is to bust some jargon or explain more complex concepts such as how interest works (see NASMA infographics).
- Or you could devise a quiz around key concepts like this.
- Money Saving Expert has an in-depth guide on Interest rates [Interest rates: AER and APR explained - MoneySavingExpert](#), as does the government backed Money Helper website - [Interest rates explained | MoneyHelper](#), which would help you to do this.
- The more obvious way to promote a savings habit will be to give some guidance on savings accounts themselves. There are so many out there, it can be hard to know where to begin and this is a key place we could help. Our regular partner Save the Student, always have up-to-date resources on:
  - [Best savings accounts 2025 - Save the Student](#). If you wanted to break it down into more in-depth product resources, Money Saving Expert have a range of these:
  - [Best savings accounts: 4.51% easy access or 4.5% fixed rate](#)
  - [Regular savings accounts 2025: Earn up to 7.5%](#)
  - [Best cash ISAs: up to 4.52% easy access, up to 4.3% fixed - MSE](#)
  - [Lifetime ISA \(LISA\): how they work & best buys](#)

- Another direction is to promote credit unions, especially if students are concerned about where their money is invested. You could ask your local credit union to join you on campus as they are always keen to promote to students.
- Students particularly interested in ethical banking may also find [NS&I Green Savings Bond: help fund the UK's green future - MSE](#) helpful.
- You can also find out more about credit unions from [Find Your Credit Union - search to find credit unions near you](#). Or from Money Helper who have a broad overview - [What is a credit union account? | MoneyHelper](#).
- Some students may go the other way and be interested in crypto, actual investments and be seeking direction on this type of financial planning. This may seem quite a way out of our comfort zone but there are some good resources out there to help. The FCA have a couple of interesting resources about avoiding risk and thinking carefully before investing - [5 questions to ask before you invest | FCA](#) ; [Hype – spot the signs and manage your FOMO | FCA](#).
- Martin Lewis also has some important words of caution around scams and investing - [Martin Lewis scam adverts](#).
- You can then branch out into explaining things like Crypto with some reliable resources from reputable sources such as Save the Student - [What is Bitcoin and should you buy any? - Save the Student](#); [What is an NFT? - Save the Student](#). FCA also have detailed articles on these topics - [Crypto: The basics | FCA](#); [Investing in crypto | FCA](#).
- If you want to go deeper still, Money for the Masses have a good beginners guide to investing - [How to start investing as a beginner in the UK - A simple guide](#) as does MSE - [Investing in stocks for beginners: How to get started – MSE](#) who also have a recent podcast you can share from YouTube on the topic.



# REPAY, RECOVER, REBUILD

Lots of advice during study focuses on reducing the amount of debt taken on or how to keep the balance of minimum payments going. Once students are ready to move on, advice on the longer term is perhaps more fitting. This is why this NSMW debt theme is about recovery and rebuilding, rather than just getting by. So, whether you are advising on the best way to repay existing debts or giving resources about more aspirational borrowing, this campaign is set to help you support students to build lifelong money skills.

- With any debt campaign, a sound starting point is to help students work out how to take stock of where they are now. This also helps engage students who are perhaps not quite at the graduation stage to make a workable plan for their future selves.
- Some basic resources that may help are a debt planner sheet to help them take stock of what they owe and which are the most expensive. We've created an A4 template for you (see right).
- You can also signpost them to helpful websites such as [How to pay off your debts - Which?](#) Or [Eight simple tricks to repay debt more quickly](#). [MoneySuperMarket](#) to help give them an overview of where to begin.
- As well as the budgeting ideas available within the campaign, helping students work out what funds they have left to make repayments with and what impact this may have would be worthwhile. Quality resources to assist with this are:
  - [How to reduce your borrowing](#). [MoneyHelper](#);
  - [Credit card minimum repayment calculator](#) - [Money Saving Expert](#)
  - [Personal Loan Calculator – Work Out Your Repayments](#) – [MSE](#)
- You could also develop this into a game where students need to guess the impact of different repayments on a credit agreement.

## TEMPLATE DEBT PLANNER

### REPAY, RECOVER, REBUILD

**Want to take control of your debts and make a solid plan for repaying them? A great first step is to detail each debt and how much this is costing you. This will help you to prioritise and work out where to begin.**

**To get started, fill out this handy table before reviewing your budget and working out how much funds you have available to put towards debt repayments. We've included some examples to help you use this template.**

*Remember that some debts may have a penalty for repaying early, and it would be important to factor this into your planning.*

Creditor	Current Balance	Monthly Payment	Interest Rate/ APR	End date	Notes
HSBC Mortgage	£38k	£895	4%	Fixed until Jan. 2027	
BarclayCard	£1,275	£30	21%	n/a	
Klarna	£800	varies	21.9%	n/a	Causing most anxiety so want to pay this off
TSB Overdraft	£2k	n/a	0%	Aug. 2026	Need to deal with so I don't get charged interest when I stop being a student

**This is a simple A4 resource that you can print and hand out to students who may need a little help getting to grips with who they owe money to, before they can start exploring more effective/efficient repayment plans.**

You may even want to incorporate this into a bigger handout with additional guidance, or use as part of a workshop with students. The possibilities are endless!



# 6 STEPS TO DEBT REPAYMENTS

## REPAY, RECOVER, REBUILD

Want a step by step approach to taking control of your debts?

Follow our 6 easy steps

TAKE STOCK

BUDGET

SAVINGS V DEBTS

OPTIONS

FOCUS

KEEP GOING

## REPAY, RECOVER, REBUILD

TAKE STOCK

Knowing exactly where you are and how much your current debts are costing you will help you to prioritise your debts, how much this costs you

Make notes of all your debts and when these are due, or not paying the

## REPAY, RECOVER, REBUILD

BUDGET

Review your current finances and look for any areas where you can make savings, freeing up more cash to put towards debt repayments.

KEEP GOING

KEEP GOING



## REPAY, RECOVER, REBUILD

SAVINGS V DEBTS

Lucky enough to

Use some of the money you have whilst it's very easy to get the bank, the bank is likely to outweigh any savings.

Do keep enough money to pay off your debts cost effectively, using funds to rebuild

OPTIONS

Review if any of your debts are cost effective, 0% balance transfer

Using soft search to see what other lenders are likely to offer you without leaving your score.

## REPAY, RECOVER, REBUILD

KEEP GOING

Keep yourself motivated and keep going!

Regularly review steps 1 and 2 to keep an eye on progress, and you will achieve your goals in no time!

KEEP GOING

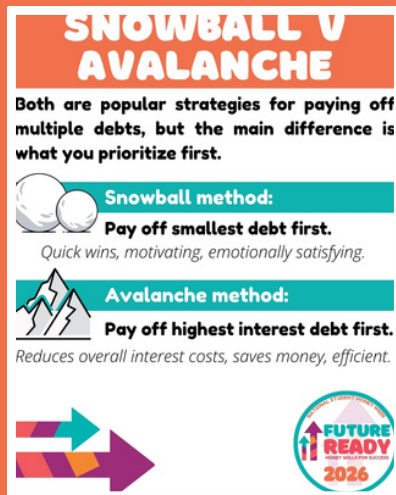
KEEP GOING



Share our infographic featuring 6 simple steps to debt management. This pairs well with the Template Debt Planner and can be used on socials, or turned into a printed resource.

- It's also helpful to assist students to understand best what order to pay things off in, which Money Helper has a specific webpage on - [How to prioritise your debts | MoneyHelper](#)
- Whilst aimed at people who are about to borrow, this page from Money Helper is also a super resource to help students think about the cost of their borrowing and the best way to begin tackling it - [Managing credit well | MoneyHelper](#)
- You could also use NASMA's step-by-step guide to taking control of debts, showing students how to take small and achievable steps towards getting a better handle on manage their debt repayments (see left).
- If you want to focus on credit scoring, here are some great resources:
  - [How To Build Credit and Credit History | Experian](#)
  - [How To Improve Your Credit Score, Tips & Advice | Experian](#)
  - [How to build a great credit score from scratch | ClearScore GB](#)
  - [How to improve your credit score in the UK - Which?](#)
  - [How to improve your credit score - MoneySavingExpert](#)
- Some additional useful websites are [Best credit building credit cards - MSE](#); [Interest rates: AER and APR explained - MoneySavingExpert](#)
- After building on the basics, the snowball and avalanche methods of debt repayment are interesting concepts to introduce. For a general overview you can check out our NASMA infographic graphic. (see next page).
- Or for more detailed information see - [Debt Snowball vs. Debt Avalanche Method](#); [Debt Avalanche vs. Debt Snowball: What's the Difference? - Ramsey](#); [Debt Snowball Vs. Debt Avalanche: The Best Way To Pay Off Credit Card Debt - Forbes Advisor](#).

# SNOWBALL V AVALANCHE



Use our infographic to showcase these 2 approaches to paying off debts.

- Using either of these methods can result in the creditors not being paid in higher amounts contacting the customer. Martin Lewis has a specific article and letter that can be used to help - [Persistent debt: get help with credit card debt - MSE](#)
- As our NSMW campaign is all about being future ready, perhaps introducing resources and information about more aspirational forms of borrowing might be the track you take. You could help students with advice on the larger purchases in life that may well require borrowing such as:
  - Buying a car – one of the first purchases post university might be a vehicle for work or just replacing the university run around with something nicer.
  - [Buying and running a car | MoneyHelper](#).
  - [Best way to buy a new or used car | MoneySavingExpert](#);
  - You could devise a game based on how much it really costs to run a car or how much leasing deals etc cost.
- Buying a house – this is always a big long-term focus for many students and helping them know where to begin can be an important first step
- [How to get a mortgage: 18 tips to boost your chances – MSE](#)
- [First time buyers' mortgage guide 2025: free download - MSE](#)
- Unfortunately, for some students, the level of debt they have may require more serious measures and it may be important to give some NSMW resources to support this. A useful tool is to help explain the various types of debt management available before signposting on to more specialist support. Money Helper have guides for each of the 4 nations that give an overview of options:
  - [Best way to pay off debt in Scotland | MoneyHelper](#)
  - [Best way to pay off debt in England and Wales | MoneyHelper](#)
  - [Options for clearing your debts in Northern Ireland | MoneyHelper](#)
- You could offer a debt clinic in conjunction with a relevant partner organisation such as Citizens Advice. Students with more problematic debt could have an initial chat with a professional and it may help them to be more willing to move on to next steps.
- You may wish to simply offer some general signposting to trusted sources of advice for more difficult debt situations. Money Helper have a good general page that then links to where to get free debt advice - [How to deal with debts after graduation | MoneyHelper](#)
- You can of course also signpost students to more specific organisations such as [StepChange Debt Charity](#), [Free Expert Debt Help & Advice](#); [Free Debt Advice and Support | National Debtline](#) or [Home | CAP UK](#)



# LIFE AFTER STUDY

The aim of this strand is to increase students' awareness of financial matters after university. The content can be quite information heavy for students and so it's best to try and incorporate interactive activities where possible to engage students.

There are six financial matters that can be promoted to students under the 'life after study' strand:

- SLC repayments
- Bank accounts
- Council Tax
- Self employment
- First big jobs – work place pensions (future planning), gross v net
- Benefits

## FINANCES AFTER UNIVERSITY WORKSHOP

One way to cover all topics is through a **Finances After University workshop**. It means you can cover a lot of content in a short space of time. If you can, work with the academic schools to see if they would allow you to deliver a session to their cohort as part of their course timetable. This means you will have higher student attendance and engagement in the workshop.

### SLC PAYMENTS:

- As part of the campaign, staff could promote the key information for repaying your student loan such as:
  - Salary repayment threshold for all repayment plans.
  - Understanding the percentage contributions e.g. 9% of your income over the threshold if you're on Plan 1, 2, 4 or 5. If you can give tangible examples e.g. the amount someone on £30,000 would repay annually & monthly helps students visualise what could be deducted from a future salary.
  - Confirm when students are expected to start repaying their student loan (April after graduation).
  - Telling students to let SLC know if they are out of the country for over 3 months, or if they are self-employed they will need to complete a self-assessment form for their repayment to be calculated.
  - When the loan gets written off
- You could also promote calculators such as The Salary Calculator where students can input a salary and tick which student loans they have and the calculator will deduct it from their salary if they meet the payment threshold.
- **Online promotion:**
  - 'Myth busting' common myths around SLC repayments or using the Q&A function on Instagram to get students to ask specific questions around SLC for staff to answer on Instagram stories.
- **In person activity:**
  - Trivia Race. A popular trend on social media which could be done on a stand. Students 'race' against one another answering true or false questions about repaying your loan. The first to get 4 questions right wins the prize (e.g. budget planner) at the end of the race. If students are by themselves they could race against a timer to answer 4 questions correctly.

## BANK ACCOUNTS:

- Increase awareness about student bank accounts with interest free overdrafts transitioning to graduate bank accounts which have interest charges.
- Remind students during NSMW26 that if they have an overdraft with their student bank account, it may not remain 0% interest after they graduate.
- Encourage students to check the Terms & Conditions of their student bank account and see when they will be charged interest.
- Encourage students to create a plan for repaying their overdraft or encourage students to contact their bank if they have concerns repaying the overdraft.
- HSBC has [this Q&A fact sheet](#) with useful information.
- If students need advice repaying their overdraft, [Citizens Advice](#), [National Debtline](#) & [StepChange Debt Charity](#) could be signposted to.
- **Online promotion:**
  - social media campaign; 'stay ahead of your overdraft' highlighting to students to repay it ahead of time and check when interest will be charged.
- **In person activity:**
  - create a mini repayment budgeting leaflet to be handed out at stands. The leaflet can help students to think about setting aside a little money each month in preparation and signpost to external support.

## COUNCIL TAX:

- Explain to students (especially international students) that this tax is paid directly to your local council and not deducted from your payslip like income tax & National Insurance.
- Explain to students they will need to register and set up their payment plan directly with the council.
- Some people can receive a discount from paying council tax (including students). Martin Lewis has this [great illustration](#) to visualise what discounts are available.
- Explain to students that if they plan to live on their own after university they will only get 25% off their council bill.
- Council Tax is a [priority debt](#) meaning it has to be paid. If students have council tax arrears before they started studying, encourage students to contact the council and Citizen's Advice for support.
- **Online Promotion:**
  - Highlight via social media that a student becomes liable to pay [Council Tax from the day after their course ends](#). This means students will likely get a bill for Council Tax if they continue to live in their student house after their course comes to an end. If students receive a council tax bill then, don't ignore it. Encourage students to consider this cost when planning where to live after finishing university.
- **In Person Activity:**
  - show the tax bands for the area and encourage students to check the tax band when viewing flats after university and factor that monthly cost into their budget after university. Having the bands listed can help students see A & B are the cheaper bands and aim to live in those properties.

## STUDENT LOAN REPAYMENTS

Use our infographic to help students identify which student loan plan applies to them. We've provided graphics reflecting all UK student finance agencies, so you can share as little or as many as needed, depending on your student demographics.

## FIRST BIG JOBS:

- Develop students' understanding of gross vs net pay.
- Highlight that most job adverts will share the gross salary, which is before tax is deducted.
- Encourage students to use online salary calculators so they can see how much their net pay (after tax) would be. Encouraging students to use the calculators while job searching so they can apply for jobs which have take home pay which could cover their rent, bills etc in that particular city.
- **In Person Activity:**
  - You could give examples of the average graduate gross salaries in your major cities + the average rent & bills, and then for students to use the calculators to find the net salary. They can then compare the net salary with the average living costs in that city.
- Another thing to raise awareness of are workplace pensions. You can differentiate between 'defined benefit' & 'defined contribution'. Can also explain auto enrolment, opting in and opting out.
- Helping students understand that pensions are a form of investing.
- Clarifying what the Government has set as a minimum contribution employers are required to make and a required minimum total contribution:
  - The minimum total contribution is currently 8%.
  - The minimum your employer must contribute is 3%
- Provide examples of pension deductions from salary to help students visualise how much a percentage contribution is.
- For mature students you might want to share pension calculators so they can see how much they have so far for retirement and what else they might need to save before retiring.
- When sharing pension information to international students, it might be best to focus the chat on the choice to opt in and out. The decision of whether or not to join a pension scheme can depend on how long the student plans to stay in the UK and their long-term financial goals.
- **In Person Activity:**
  - To show the power of compound interest and enrolling into pensions from an early stage, have two students compete against each other, but have one student start 5 steps back from the first student. Have each student collect an item (e.g. chocolate coins, or laminated coins) as they move a step forward. The student who was further back will finish with more chocolate. The reason for this is that because they started earlier in life, their pension has had longer to grow with compound interest, hence why they have more chocolate coins.
  - NEST pension shares a good example of how paying into a pension from a young age can pay off if you have students who want further understanding after the activity.
- **In person Activity:**
  - Focus on the importance of opting in. Some young people don't pay into their pension because they feel it's ages away and they would prefer to have the money now. Ask students how they see their retirement and what things they might like to do. Then show them three tables with the lifestyle of a minimum, moderate & comfortable retirement. Ask students to guess what the annual income is needed each year. Students can then see what is needed in their pension to match the lifestyle they want.

## SELF EMPLOYMENT & SIDE HUSTLES:

- For some students, especially those in the creative arts they are likely to start off as freelancers to build up their portfolios. Having a clear understanding of paying tax & national insurance is so valuable for these students.
- Explain how to register for self assessment, personal tax allowance for self-employed and how to pay tax & National Insurance.
- Gov.UK has this calculator to estimate your Self Assessment tax bill to help see how much you might need to pay.
- Remind students they only need to register for self assessment if they earned over £1,000. For students starting off or beginning their side hustles, they may not have reached this threshold.
- Many students can have side hustles to help earn some extra cash, which could become a main stream of income over time and so it's important to help students understand when they pay tax.
- **Online promotion:**
  - promote the various ways students can earn money through side hustles (if possible find students at your university to share their experiences) and then include key information about paying tax.
- **In person activity:**
  - Organise a makers market to give students the opportunity to sell their products or services at University. As part of the Market briefing, share key information with the sellers around registering for self assessment & earning over £1,000. This means you are targeting the information at the right audience.
- **Important:** Encourage students to check their visa restrictions before embarking on any form of paid work.

## BENEFITS:

- Explain to final year students if they are struggling to find work, that as a graduate they should be eligible for Universal Credit as long as they meet the standard requirements.
- EU students might need settled or pre-settled status under the EU Settlement Scheme to get Universal Credit.
- Explain the standard amounts someone could receive on Universal Credit (Save the Student has a helpful table), and promote the positives of Universal Credit e.g. pay for interview clothing, transport costs to interviews and accessing Job Centre support.
- Students who have circumstances which could influence their entitlement, could use a benefits calculator for a better estimate on how much they could receive.
- For any questions about receiving benefits after university, students could contact a local Adviser.

## STUDENT BANK ACCOUNTS

**The end of a student journey may also mean the start of new banking plans as students transition from student bank accounts to graduate accounts etc.**

Use our infographic to help students think about their bank account future, such as preparing to repay an overdraft before interest charges hit, moving to a graduate account, or looking more broadly at the best bank for them.

It's also a great opportunity to revisit any resources you might already have on comparing bank accounts, and being wary of perks that seem great on the surface, but might not be best longer term.

# CUTTING THROUGH THE NOISE: FINDING TRUSTWORTHY ADVICE

A key skill for students to be Future Ready, will be the ability to know when they might need advice or support and to be able to confidently find this for themselves. During studies, students have the cushion of university support to rely on. Institutions work hard to make advice and guidance as easy as possible to access, often from one centralised point. This NSMW, a crucial life skill to help students develop, is to be able to confidently find guidance for themselves. Helping students to navigate what is trustworthy and what is bunkum and how to know when they might need specialised advice.

- Even just being able to navigate the difference between advice and guidance is a useful starting point. Guidance can help people make informed choices by providing options and information, whereas advice is based on a person's specific circumstances. Why not use our helpful infographic to illustrate these points for your students?
  - You could also turn this into a game where you put different scenarios to students and ask if it falls under 'advice' or 'guidance', or turn the question around to ask whether the scenario is best served by 'advice' or 'guidance'. This could work well if you have a spinning wheel to use.
  - How do we know what is reliable, especially in the age of Truth Social? Give students a list or some examples of sources of information such as government website, registered charity, social media personality, well known journalist such as Martin Lewis or Matt Allwright, man down the pub, their hairdresser (the list is potentially endless) and open up a discussion of how do we know what is reliable and why? This would work with social media activity or could be an activity for any student buddy/helpers you have assisting during NSMW. A good way to follow this up is to have a list or postcard with some useful and reliable sources such as:
- Trustworthy Guidance
    - [Free and impartial help with money, backed by the government | MoneyHelper](#)
    - [Money Saving Expert: Credit Cards, Shopping, Bank Charges, Cheap Flights and more](#)
    - [Turn2Us - AdviceFinder](#)
    - [advice.scot](#)
    - [Welcome to GOV.UK](#)
    - [Welcome to Advice NI | Advice NI](#)
    - [Advicelink Cymru - Free, Independent, Impartial Advice](#)
    - [Financial Ombudsman Service: our homepage](#)
    - [Financial Conduct Authority | FCA](#)

## ADVICE OR GUIDANCE?

**As well as focussing on how/where students can source credible advice/guidance, you can also touch on the difference between advice and guidance.**

Use our infographic to highlight the key differences, and reinforce the notion of sourcing advice and/or guidance from reputable and credible sources.

- Following on from this is of course the murky world of the online. From FinTok bros to online scams, it can be so difficult to navigate this space safely. Students may rely on the university for authentic messaging during their studies but moving on, can they do this independently?
- An aspect of this strand may be to help educate students to what dangers exist online for them as this article from Norton Security outlines - [The top social media threats.](#)
- Knowing how best to protect your online life can be a good follow on from this and this resources from Get Safe online (the UK's leading internet safety website) [Get Safe Online | The UK's leading Online Safety Advice Resource](#) are especially helpful. They have a great video library and a free webinar on AI that is publicly accessible.
- A good broader resource about staying safe online dealing with both passive and active behaviours is from Young Minds - [Social Media and Mental Health | Tips and Advice | YoungMinds.](#)
- As with so many other aspects of life there is now an army of experts all promoting themselves on Instagram, TikTok and X and it could be easy for students to fall into difficulty from taking poor but very well packaged advice. 2 articles with more information on this are available from Money Helper - [Protect yourself from illegal influencers | MoneyHelper](#) and the Financial Times - [How to deal with finance on socials.](#)
- This would then also lead nicely to more information on Crypto which we have touched on in the Repay, Recover, Rebuild strand as well. Further to the links in the Repay, Recover, Rebuild strand, FCA also have a specific article on scams specifically - [Crypto investment scams | FCA.](#)
- A development from this could be to provide resources relating to crime and criminality. Whether its fake online advice that then leads to identity theft or phishing scams it can be easy to inadvertently fall prey to these crimes.
- Resources that help students understand what type of frauds and scams exist such as these from Police Scotland [Scams and frauds - Police Scotland](#) and the Met Police [Advice about fraud | Metropolitan Police](#) can be useful to help students understand where these types of crime can occur.
- Promote the Take 5 website/resources - [About us | Take Five.](#)
- So, equipping students with resources to help them work out if something is legitimate or potentially a source of fraud can build that self confidence that will last. Even just the notion of stop and think, is a powerful tool to help students to keep themselves safe from these types of offending. Some great additional web resources are also available from FCA - [Protect yourself from scams | FCA](#) and Which - [Scams - Which? Consumer Rights - Which?](#)
- Another example of where unsolicited and untrustworthy advice could lead to crime is Loan Sharks. Loan Sharks often find their victims through innocent conversation, a bit of friendly advice and then signing up for an illegal debt.
- There are lots of helpful websites with content about what a loan shark is, how to spot them and how to report these crimes:
  - General overview of Loan Sharks and how to avoid them
  - England: [Loan sharks - Citizens Advice](#)
  - Scotland: [Loan sharks - Citizens Advice](#)
  - Wales: [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
  - [Local Debt Advice](#) | [Advice NI](#)
- How to report Loan Sharks
  - [Loan Sharks - Scottish Illegal Money Lending Unit](#)
  - [Home - Stop Loan Sharks Wales : Stop Loan Sharks Wales](#)
  - [Loans](#) | [nidirect](#) (Have section on loansharks with the reporting link).
  - [Home - Stop Loan Sharks](#)
- A further area where reliable and trustworthy guidance is extremely important is housing. Students may be looking onward for where to live after staying in halls during their studies or thinking about moving away for work. Directing them to government backed sites such as the Shelter sites, where all the advice they could possibly need is in one place and 100% legitimate. Northern Ireland doesn't have a Shelter site, but similar advice can be sought from Housing Rights.org.
  - England - [Home - Shelter England](#)
  - Scotland - [Home - Shelter Scotland](#)
  - Wales - [Shelter Cymru - Home is everything](#)
  - Northern Ireland - [Housing advice](#) | [Housing Rights](#)
- At the most basic level, we would hope that with our support, students would be able to move on from studies and have a better grasp of how to determine if information or advice is credible and relevant. So even teaching them the basics of:
  - Checking how up to date information is
  - Considering how relevant the information/guidance is for the specific query they have
  - Evaluating how credible the person or company providing the information is? Do they have a track record? Are they regulated in some way? Are they qualified to be providing the information? Are they government backed?
  - Reviewing how accurate the information/advice is? Are there sources cited for it? Does it point to any real expert input?
  - Thinking about what is the goal of the person or organisation providing the information/advice? If they want to self-promote or sell something, then they perhaps aren't the best source of information.
- Again, this could be approached in many ways. It could be added in to any discussions or activities around the notion of trust. It could be turned into an activity itself where you provide some information/sources and ask students to tell you whether it is credible or not and to explain why they thought that. This might work best if you have some roving tech like a tablet where you could show some examples then invite discussion. You could use the bullet points to create your own visual or poster.

## ADVICE ABC'S

To help make it easier for students to cut through the noise and know what to think about when it comes to assessing the reliability of advice, we've created our Advice ABCs. Check out our infographic and share with your students.

# SKILLS THAT LAST A LIFETIME

**Focus your campaign on any skill that will last a lifetime, and certainly well beyond just the student journey.**

- Tap into the NSMW25 Campaign Pack, which features tips on food planning, prepping, cooking and reducing waste, all aimed at keeping costs down.
- Tap into the NSMW24 Campaign Pack, which features key info on risky debts, from short term borrowing and understanding credit, to illegal lending and problem debt guidance.

## ALUMNI

**Tap into your alumni networks to gain insights that can shape your approach.**

Ask them what they wish they knew before graduating, and frame your campaign around the responses.

## NATIONAL CAREERS WEEK

It's also National Careers Week from Monday, March 2nd to Saturday, March 7th, 2026, where the theme is 'Own Your Future'. Collaborate with colleagues in Careers Teams to make a bigger event, and attract more students.

## PEER TO PEER

**Tap into student networks that can support your campaign with peer to peer activity.**

- Use Student Guides/Buddies/Ambassadors to run activities
- Promote campaign events and materials through student representatives, societies, clubs etc.

## QUESTION YOUR STUDENTS

Use NSMW26 as an opportunity to gather student data and insights that can inform your future service delivery and strategic planning.

**To help you match your own campaign materials, the campaign colours within Canva are:**



National Association of Student Money Advisers

