

# Are you struggling to manage a change in your money situation?

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**Life can change unexpectedly, loss of a job, illness or change in family circumstances.**

In the event of unexpected changes in circumstances, the University is here to support you.



# Sources of help – University support

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## The Student Financial Support Team

The Student Financial Support Team provide campus card catering packages and essential food and household items via their Essentials cupboard. The team can also make referrals to other services such as a food bank and provide financial support via the Student Support Funds. Further information on these sources of support are outlined below:

**Clever Cuisine meal plans:** each year Catering Services provide the Student Financial Support team with a limited number of meal plans for students in hardship.

**Essentials Cupboard:** set up and designed to give students in the moment support and can provide three to four days' worth of essential items including food with recipe ideas, household items and personal care.

**Student Support Funds:** a range of different pots of money set aside to assist currently registered students who are experiencing unexpected financial difficulty. The Student Support Fund can make financial awards to students experiencing unexpected financial hardship and can only be used to help with living and accommodation costs. The funds are provided by the University based on an assessment of need.

The team also provides advice and guidance on the funding you may be entitled to via your Student Finance Authority and ensure you are receiving all the funding you are entitled to whilst at university, this includes access to additional funding if you are a young carer or have a family of your own.

More information can be found via [reading.ac.uk/money](https://reading.ac.uk/money)

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## Reading Students' Union Advice Service

RSU's specialist Money Advisers are trained and experienced in offering free, confidential, independent advice and information on all money-related matters. From budgeting to debt management. This also includes funding available outside of the University, such as the Benefit system.

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

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## Student Credit Control

If you are unable to pay either your tuition or accommodation fees, please inform Student Credit Control in the first instance.

You can contact them on **studentcreditcontrol@reading.ac.uk** or on **0118 378 4244**. Please book an appointment via email or phone.

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## Reading Real Estate Foundation

As a result of generous alumni and corporate donations, we provide a range of undergraduate and postgraduate bursaries and hardship funding to students facing financial difficulty during the course and a number of graduation awards to reward academic excellence.

The RREF Hardship Fund is designed specifically to help those whose financial situation has changed due to unforeseen circumstances and who would find it difficult to continue their studies without help.

For more information visit **reading.ac.uk/funding/apply.aspx**. You can contact the foundation on **0118 378 4197** or email **RREF-info@henley.ac.uk**

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## Chaplaincy

Our multi-faith Chaplaincy is here to support you in times of need. The Chaplaincy Centre is available between 08:30–17:30 on Monday to Friday. They put on weekly events and can provide you access to much needed resources. This includes long-term food packages from Reading's Food Bank, baby clothes or a supportive community. They can be contacted on by email on **chaplaincy@reading.ac.uk** or phone on **0118 378 8797**.

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## Sources of help – External sources of support

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### Blackbullion

Blackbullion is a financial education tool that aids students to take responsibility of their financial future. Made specifically for university students, Blackbullion offers several short relevant courses for you in topics like budgeting and saving. Blackbullion is free to use by all University of Reading students.

Please register at **blackbullion.com** and view their specific hardship tool.

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## Citizens Advice

Full support and information about the services offered by Citizens Advice can be found on their website [citizensadvice.org.uk](https://citizensadvice.org.uk).

More information about the specific advice they offer with regards to budgeting and financial support can be found on their website via the following link [citizensadvice.org.uk/debt-and-money/budgeting](https://citizensadvice.org.uk/debt-and-money/budgeting).

You can also contact the local branch in Reading for further advice and support, including a drop-in and appointment service. Visit [rcab.org.uk](https://rcab.org.uk) or call **03444 111 306**.

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## The Money Advice Service

The Money Advice Service offer free and independent advice delivered through their website [moneyadvice.service.org.uk/en](https://moneyadvice.service.org.uk/en) and telephone service **0800 138 7777** (free phone)

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## StepChange

StepChange are a charity who offer free debt advice with a solution focussed approach.

More information can be found on their website [stepchange.org](https://stepchange.org). or you can telephone them on **0800 138 1111**.

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## The Money Charity

The Money Charity is the UK's financial capability charity, they provide help, support and information to help people make the most of their money through a proactive approach to money management and financial capability.

More information can be found on their website [themoneycharity.org.uk](https://themoneycharity.org.uk)

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## National Union of Students

NUS provide a range of services for students including information and advice. Information can be accessed online via their website [nus.org.uk](https://nus.org.uk).

Specific information about student money matters can be found via the following web link [nus.org.uk/en/advice](https://nus.org.uk/en/advice)

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## CommuniCare

CommuniCare is a volunteer-led charity, they have been set up to help people in Reading meet their complete needs through offering advice and support. They offer free advice and guidance on a range of issues including; Housing advice, employment advice, form filling, benefits checking, debt advice and a pro-bono legal clinic.

More information can be found on their website [communicare.org.uk](https://communicare.org.uk) or by emailing [office@communicare.org.uk](mailto:office@communicare.org.uk) or calling using **0118 9263941**.