



Carshalton High School for Girls  
**CHSG**  
Excellence: everywhere, every day

**Sixth Form PSHE Day – Tuesday 2<sup>nd</sup> February**  
**Plan for the day**

Am registration – Assembly Mrs Driver

Period 1- Interview session with form tutors- MS teams

Periods 2,3,4 and 5 –complete sessions 1 and 2 below-  
independently

Pm registration – join your form group

**Session 1 –**

Option 1: Student Finance Talk by Mark Alger (Year 13)

Option 2a and 2b: Not going to university (Year 13)

Option 3: Higher Education (Year 12)

**Session 2 –**

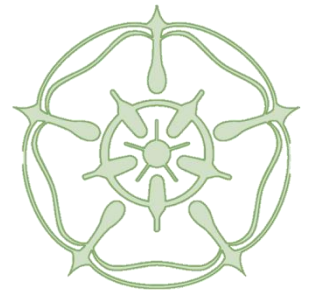
How to start saving

How to work out your weekly budget

Create your own budget plan

Top student accounts

How to start saving



**Wednesday 3<sup>rd</sup> February**  
**Plan for the day**

Am Registration- all to attend

Year 12 & 13- Screen Free Challenge

# Session 1 – Post 18 decisions: Student Finance (Year 13)

## Option 1 Student Finance

What really counts is that no student is wrongly put off going to university thinking they can't afford it. Some may rightly be put off, but unless you understand the true cost, how can you decide? I hope this session helps achieve that.

The main focus of this session is a talk delivered by Mark Alger from Kingston university. Please click on the below link and share this presentation with your parents/carers.

### Student Finance Talk explained by Mark Alger (40mins)

<https://www.loom.com/share/030e87d6e1a749038e0bf198eb9bde9d>

Applications for full-time undergraduate student finance are expected to open at the end of February! Follow Student Finance England on Facebook and Twitter - they will tell you when to apply. <https://youtu.be/xako-efREBs>

Useful websites to look at:

<https://www.moneysavingexpert.com/students/student-loans-tuition-fees-changes/>  
[The 'How much should you save for your child to go to university?' calc - MoneySavingExpert](#)

Notes:



# Session 1 – Post 18 decisions: Not going to university? (Year 13)

## Option 2a

### Not going to university?

The main focus is to research all the different types of options for you when you leave at end of this academic year.

Click on the below link and share this website with your parents/carers.

<https://www.notgoingtouni.co.uk>

notgoingtouni.co.uk

PLUG IN TO THE GRID @ CG

ConvergenceGroup

Search Advice Centre Be inspired Blog Login Create an account

## I'm Not Going to Uni

and I'm looking for - - select a category - -

- All categories
- Alternative Courses/Degrees
- Apprenticeships
- College Courses
- College Higher Education
- Sponsored Degrees
- Distance Learning
- Employment & Training
- Work Experience/Interns
- Gap Year
- Jobs
- Professional Qualifications
- Traineeships

Featured providers

- BIMM - The British and Ir...
- BT Plc
- CGI
- Future LDN
- Pearson Business School
- Royal Air Force Engineering...
- Unilever

Do you like to be part of the world's top companies?

Right now we're on the lookout for talent – students and school leavers, people who are passionate about technology and hungry to learn. You'll be proving yourself from day one – solving problems, taking responsibility, making decisions, working on classified mission-critical projects. And with open-ended prospects for advancement, you'll have every opportunity to reach the top!

Remember to book in an appointment to speak to Mrs Phelps-Gardiner:

[dphelpsgardiner@carshaltongirls.org.uk](mailto:dphelpsgardiner@carshaltongirls.org.uk)

Notes:

## Session 1 – Post 18 decisions: Not going to university? (Year 13)

### Option 2b

#### GetMyFirstJob

GetMyFirstJob gives you the opportunity to explore a wide range of diverse opportunities for young people as they leave secondary education and make decisions about their future career paths.

They have launched a careers quiz to help you discover not only some of the many different career options but also to Labour Market Information and some excellent resources to help support you with a job, university application or creating your personal brand.

For more information please visit the links below:

<https://www.getmyfirstjob.co.uk/>

<https://www.getmyfirstjob.co.uk/Develop/CareersQuiz.aspx>

<https://www.getmyfirstjob.co.uk/Develop/YoungPeople.aspx>

## YOUR FIRST STEPS INTO THE WORLD OF WORK

GetMyFirstJob offers you a whole new way to find [Apprenticeships](#), [Degree Apprenticeships](#), [Work Experience](#) and [Graduate](#) opportunities to get ahead. It's not just a search tool - we'll connect you with the [Best Employers](#), [Colleges & Providers](#) and [Universities](#) to get you on the right track faster.

Your Location	Which Industry?
<input type="text" value="Your Location or Postcode"/>	<input type="text" value="Show All"/> - <input type="button" value="Search"/>

**3314**

new opportunities added in the last 30 days.

**9863**

people shortlisted in the last 30 days.

**392**

recruiters looking to fill apprenticeship opportunities.

Are you an Employer Recruiting?

See how GetMyFirstJob helps you hire the best talent.

[Find Out More](#)

Colleges and Training Providers

Discover the complete solution for apprenticeship recruitment.

[Find Out More](#)

Notes:

## Session 1 – Post 18 decisions: Higher Education (year 12)

### Option 3

The main focus of this session is a **talk delivered by Mark Alger** from Kingston university. Please click on the below link and share this presentation with your parents/carers.

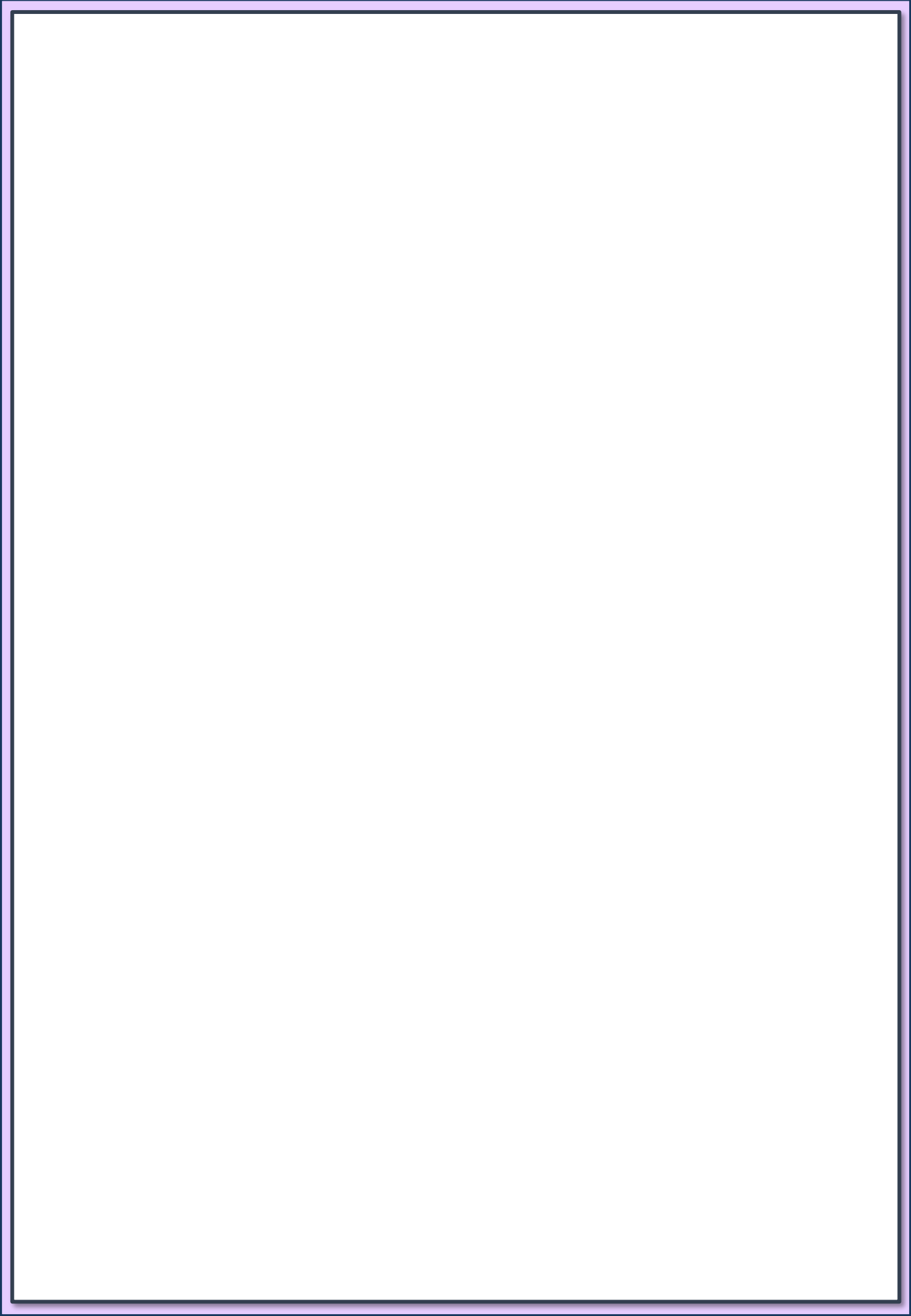
#### What's it all about?

University isn't just about learning, the experience will enrich your life. You will:

- increase your knowledge** – study what you love, you're interested in and with the top experts in their fields
- get your first true taste of independence and freedom**, build self-confidence, experience all aspects of student life, broaden your horizons and meet new people
- gain a qualification that's internationally recognised** – UK higher education qualifications are recognised and respected by employers and academics worldwide
- develop the essential skills you'll need in your career and working life** – communication, organisation, time management, team work, leadership, problem-solving
- increase your earning potential** – having a degree makes you more attractive to employers, you'll have a greater choice of jobs and you'll earn more. The average salary for graduates is 30% higher than for non-graduates aged 25-30. In 2013–14, 90% of all graduates were in work or further study within six months of leaving university
- experience student life** – yes, you're expected to work hard but uni is also fun. Whatever your interests, there are a huge range of clubs, societies and a diverse social life on offer

### Higher Education Talk explained by Mark Alger (40mins)

Notes:



## Session 2 – How to start saving

### **Managing your money**

When you're starting out, budget planning can be challenging. Your income is probably low, you're new at budgeting and you don't have any assets. Yet, the basics of budgeting are the same for everyone whether you're dealing with school textbook expenses or saving for later years. If you practice the basics now, you'll take charge of your future and enjoy peace of mind no matter the circumstances.

### **Follow the Money**

A budget is a spending plan. Before you can make a plan, you need to know your current situation. People often think they know where their money goes. Instead, after tracking spending, they discover two things: small expenses add up and they are spending more on some things than they expected. Keep track of the money you spend for a month, no matter how small the amount. Expenses represent choices you make, sometimes without thinking. You'll approve of some choices. Others you'll decide to change.

### **Analyse Expenses**

After tracking your expenses, sort them into categories such as school expenses, clothes shopping or eating out. Total each category and calculate what percentage of spending each represents. Some expenses – rent, for instance, if you don't live with your parents – you must pay. These non-discretionary expenses are often fixed at or around a certain amount so they're easy to anticipate. Other spending is at your discretion and often not a fixed total. Look for savings opportunities in these spending categories.

### **Allocate Income**

Subtract all the expenses from your monthly income, which includes money from a part-time job, allowance from your parents and school bursary. If you have enough money to pay all the non-discretionary expenses, the important discretionary expenses and save something, move on to fine-tuning your spending. If not, you need to cut back in some expense categories. Use the totals in the expense categories you calculated to put aside the money you'll need each month until your next "payday."

### **Some Tips**

Living within your means may take a lifestyle change. Shop and work close to where you live to save on transportation expenses. Instead of eating out, learn to cook and invite friends. Don't cut out all splurges; it can lead to impulse shopping. Instead, budget for important indulgences. If you can, give yourself a weekly or monthly cash allowance that you can spend however you like. When it's gone, though, stop spending.



## Session 2 – How to work out your weekly budget

It sounds really boring, but sorting out your budget needs to be the first thing you do. Having enough money will make or break your time at uni or when you leave home for the first time.

Knowing how much income you'll have is essential – without this, your budget will be bobbins.

### **There are three stages to working out your budget:**

1. Look at how much cash you'll have coming in.
2. Realistically work out how much money you'll have going out.
3. Then subtract your outgoings from your income and divide it by the number of weeks there are during a term. Once you've done this, you'll have an idea of how much you'll have to live off week by week.

Crucially, DON'T spend more than this.

When making a budget it's easy to forget some of the things you could end up spending your money on each week and each term. To help you out we've thought of possible incomings and outgoings to get you started:

### **Calculate money coming in**

Money coming in should be easy to work out and realistically will be a much shorter list than that going out. The sort of money you might have coming in is:

Student loan

Any grants, bursaries, sponsorships or scholarships you're eligible for

Any cash from parents – if you can, agree in advance with them how much they're offering to give a week/month/term.

Any work income

Any savings you're planning to use at uni

If you open a student bank account (which you'll need to do), you'll also have an overdraft as a buffer.



## Session 2 – How to work out your weekly budget

### Calculate money going out

The possible money you could have going out is more complicated and will be different based on, for example, whether you're in university accommodation in your first year, or have a car with you at university - so you'll have to think about petrol costs etc. So we've divided it into categories to include all possible outgoings – just include the ones that apply to you:

#### University:

- Tuition fees
- Accommodation fees
- Course supplies

#### Household bills:

- Contents insurance
- Gas/electricity/water
- Broadband
- Mobile phone
- TV licence
- Food shopping

#### Travel:

- Rail/bus/tube/coach
- Petrol
- Car insurance and tax
- Fuel
- Car maintenance
- Breakdown cover

#### Little extras:

- Drinking and eating out
- Hobbies
- Clothes
- Tickets (cinemas/clubs etc)
- Books and magazines
- Gym/fitness
- Haircuts

#### Big extras:

- Christmas
- Holidays
- Festivals
- Birthdays
- Large one-off purchases, eg, bike, laptop, car



## Session 2 – Create your own budget plan

### Ways of budgeting

Calculating your incomings and outgoings is just one step on your budgeting journey. You also need to think about how you're going to initially record and then continue to track your budget throughout your time at uni and/or once you have left home.

How you decide to work out your weekly budget and stick to it will depend on what sort of person you are. Do you prefer an Excel spreadsheet, using an app on the go, or just good old-fashioned paper and pen?

You may need to try a few different ways of budgeting before you find the best one for you, but when you do find it, make sure you stick to it.

[Budget Planner: how to make the most of your money - MoneySavingExpert](#)

### Task – create your own budget plan



Click on the image and it'll take you an excel spreadsheet – scroll to the bottom of the web link.

## Session 2 – Top Student accounts

### Top student accounts 2020/2021

The high street banks compete in a red-hot battle. They publish ever bigger overdraft limits, but then sneakily won't allow all students to have them. The key is whether the overdraft is 'guaranteed' or 'up to' – the former means you'll get it if you've been accepted for the account (and asked for the max limit), but the latter means you'll only get it if you have a good credit record.

Click on the following link and annotate below what you find out:

[Best Student Bank Accounts 2020 - free railcard or £3k 0% overdraft - MSE \(moneysavingexpert.com\)](https://www.moneysavingexpert.com/best-student-bank-accounts-2020-free-railcard-or-3k-0-overdraft/)

#### Nationwide Building Society



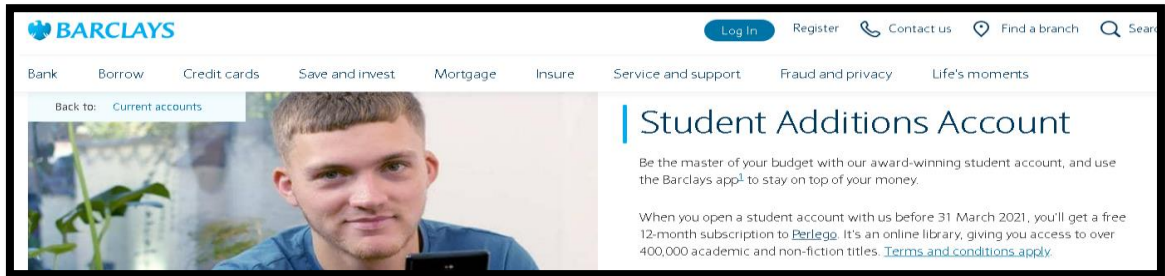
**Guaranteed £1,000 0% overdraft in year one, £2,000 in year two and £3,000 in year three**

#### Santander



**Free four-year railcard, plus guaranteed £1,500 0% overdraft in years one to three**

# Session 2 – Top Student accounts



**BARCLAYS** Log In Register Contact us Find a branch Search

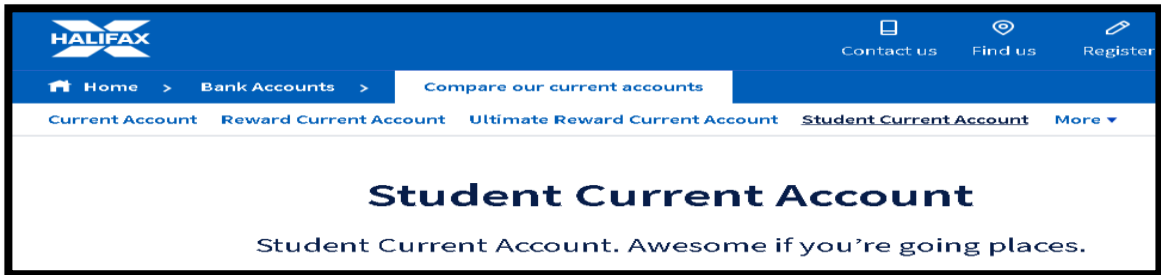
Bank Borrow Credit cards Save and invest Mortgage Insure Service and support Fraud and privacy Life's moments

Back to: Current accounts

## Student Additions Account

Be the master of your budget with our award-winning student account, and use the Barclays app<sup>1</sup> to stay on top of your money.

When you open a student account with us before 31 March 2021, you'll get a free 12-month subscription to [Perlego](#). It's an online library, giving you access to over 400,000 academic and non-fiction titles. [Terms and conditions apply](#).



**HALIFAX** Contact us Find us Register

Home > Bank Accounts > Compare our current accounts

Current Account Reward Current Account Ultimate Reward Current Account **Student Current Account** More ▾

## Student Current Account

Student Current Account. Awesome if you're going places.



**HSBC UK** Banking Accounts & services Borrowing Short & long-term Investing Products & planning Insurance Property & family Wellbeing Financial health & support Help Service & security

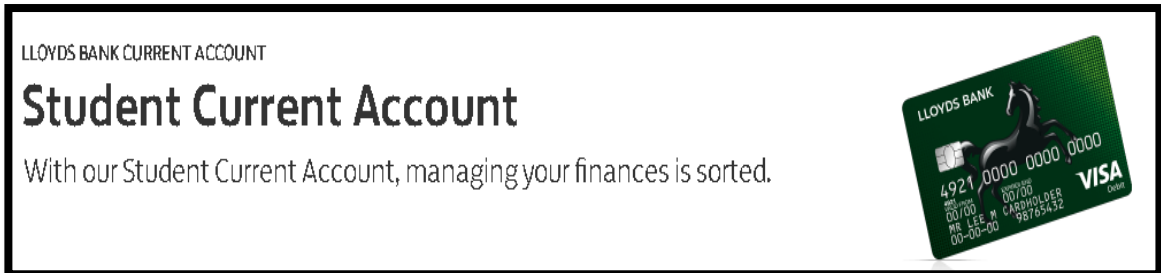
## HSBC Student Bank Account

The current account that's built for student life

# Session 2 – Top Student accounts




The screenshot shows the Barclays website's 'Student Additions Account' page. At the top, the Barclays logo is on the left, and navigation links for 'Log In', 'Register', 'Contact us', 'Find a branch', and 'Search' are on the right. Below this is a horizontal menu with categories: 'Bank', 'Borrow', 'Credit cards', 'Save and invest', 'Mortgage', 'Insure', 'Service and support', 'Fraud and privacy', and 'Life's moments'. A breadcrumb trail reads 'Back to: Current accounts'. The main content area features a photo of a young man on the left and a text block on the right. The text block has a heading 'Student Additions Account' and two paragraphs of promotional text. The first paragraph says: 'Be the master of your budget with our award-winning student account, and use the Barclays app<sup>1</sup> to stay on top of your money.' The second paragraph says: 'When you open a student account with us before 31 March 2021, you'll get a free 12-month subscription to [Perlego](#). It's an online library, giving you access to over 400,000 academic and non-fiction titles. [Terms and conditions apply.](#)'



LLOYDS BANK CURRENT ACCOUNT

## Student Current Account

With our Student Current Account, managing your finances is sorted.



The advertisement features the Lloyds Bank logo and the text 'LLOYDS BANK CURRENT ACCOUNT' at the top left. Below this is the main heading 'Student Current Account' and a sub-headline 'With our Student Current Account, managing your finances is sorted.' On the right side, there is an image of a green Lloyds Bank Visa debit card. The card displays the Lloyds Bank logo, a horse, the number '4921 0000 0000 0000', the name 'MR LEE M', the date '00-00-00', and the cardholder name 'LEE M CARDHOLDER' with the number '98765432'. The Visa logo is also visible.



The screenshot shows a banner on the NatWest website. At the top, the NatWest logo is on the left, and navigation links for 'Products', 'Help and support', 'You and your money', 'Banking with us', 'Get the app', and 'Coronavirus' are on the right. Below this is a breadcrumb trail: 'Personal > Current accounts > Student account'. The main banner features a background image of a pizza. Overlaid on the pizza is a teal box with the text 'Open a Student bank account'. Above this box is a yellow box with the text 'Student overdraft up to £2000'.

# Session 2 – Top Student accounts

The screenshot shows the Barclays website's 'Student Additions Account' page. At the top, the Barclays logo is on the left, and navigation links for 'Log In', 'Register', 'Contact us', 'Find a branch', and 'Search' are on the right. Below this is a horizontal menu with categories: 'Bank', 'Borrow', 'Credit cards', 'Save and invest', 'Mortgage', 'Insure', 'Service and support', 'Fraud and privacy', and 'Life's moments'. A 'Back to: Current accounts' link is visible. The main content area features a photo of a young man on the left and the following text on the right: 'Student Additions Account', 'Be the master of your budget with our award-winning student account, and use the Barclays app<sup>1</sup> to stay on top of your money.', and 'When you open a student account with us before 31 March 2021, you'll get a free 12-month subscription to [Perlego](#). It's an online library, giving you access to over 400,000 academic and non-fiction titles. [Terms and conditions apply](#).'

The screenshot shows the TSB website's 'Student Bank Account' page. At the top, the TSB logo is on the left, and navigation links for 'Help and support', 'Register', and 'Log in' are on the right. Below this is a horizontal menu with categories: 'Current accounts', 'Save & Invest', 'Mortgages', 'Insurance', 'Loans', 'Credit cards', and 'Money Confidence'. A secondary menu includes 'Overview', 'Spend & Save', 'Under 19', 'Student', 'Graduate', 'Overdrafts', 'Cash', 'Switch', 'FAQ', and 'Other Accounts'. The main content area features the heading 'Student Bank Account' and the text: 'New town. New digs. New mates. New bank account. Because student life is for living, our Student Bank Account has everything you could need for college or university.' Below this is a promotional offer: 'Receive 5% AER/4.89% gross variable interest on balances up to £500. \* Read our [sassy guide](#) for tips on budgeting and saving money whilst studying.' To the right, under the heading 'How to apply', there is a button that says 'Apply online today' and a link that says 'Apply online today'. At the bottom, there is a link that says 'Are you a non-UK/EU resident?'.

## Session 2 – How to start saving

Want to start saving but don't know where to put your money? Coronavirus might have unleashed an unwelcome domino effect for savers, but click on the following link and see how Savings Fountain shows you where to stash your cash in order to get the best possible interest rates and incentives, plus the full guide runs you through other quick-win savings tips.

[Best place to save money: Your options - Money Saving Expert](#)

Notes: