



3-7 March 2025



NATIONAL STUDENT MONEY WEEK 2025



**SURVIVE &
THRIVE**

Building financial resilience

CAMPAIGN PACK



NASMA

National Association of Student Money Advisers



SURVIVE & THRIVE

The Theme

Survive & Thrive: Building financial resilience.

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 to survive, understanding debt, or looking after mental and physical wellbeing, we hope that there will be something for everyone.

The concept running through all strands of the campaign will be the idea that there are simple/basic actions or areas of focus that are about **surviving**, and then more enhanced actions that are about going beyond the basics and **thriving**.

When

The campaign will be **Monday 3rd March to Friday 7th March, 2025.**

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 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 NSMW25 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 2025 webpages as ideas and inspiration keep rolling in. The website will also host a range of resources and assets, including the new NSMW25 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. Our core objective on the NASMA social channels will be to share what our members and partners are up to so please use #nsmw25 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).



Resource Round Up

NASMA are providing a range of resources to get your campaign started. From our new NSMW25 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 NSMW25 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, 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.

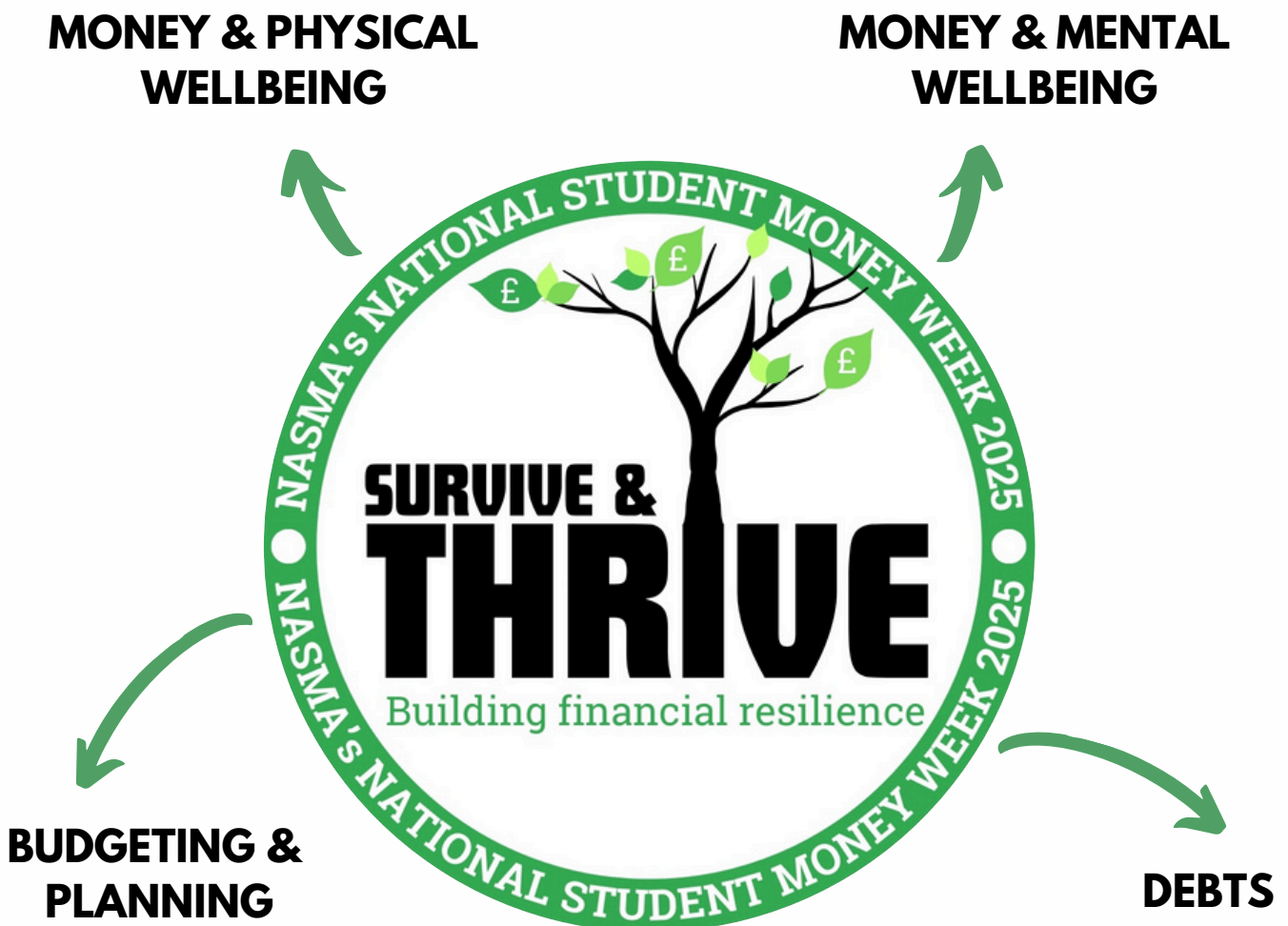
Lots of Ideas...

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

* blackbullion

We are pleased to partner with Blackbullion who are joining the NSMW25 campaign with a focus on thriving through side hustles. All NASMA members can access a range of student facing resources, with an enhanced package available to those who are already Blackbullion partner organisations.

The separate Blackbullion Media Pack, available from the NASMA website, will give you access to everything you need to take full advantage of the Blackbullion offer and share some amazing resources with your students.



Building on the success of NSMW24, we are thrilled to again partner with Experian. NSMW25 gives us a great opportunity to improve awareness of credit from the perspective of understanding and surviving the immediate impact, as well as thinking ahead to the future and knowing how to improve credit in order to thrive.



We are thrilled to partner with our friends at Save the Student. Throughout this Campaign Pack you will see references to various amazing resources on the Save the Student website, worth sharing with your students.

Save the Student will also be sharing some key student messaging through their social feeds, so now is a great time to follow them from your service accounts, ready to interact and share content to your own followers.

STOP LOAN SHARKS Intervention . Support . Education

With Debt being one of the key strands of NSMW25, it's a great opportunity to raise awareness of the impact of illegal lending, and we're thrilled to have our Stop Loan Sharks colleagues support us.

Look out for resources from Stop Loan Sharks, which will be available from the NASMA website.



MONEY & PHYSICAL WELLBEING

● FASHION

● HEALTH & EXERCISE

● FOOD - PLANNING, SHOPPING, PREPPING AND COOKING

FASHION:

- Promote student discounts! Encourage students to check if retailers offer a student discount before buying.
- Many online retailers offer a discount code to new customers in exchange for adding you to their mailing list. It can be worth it, especially for larger purchases.
- Engage with local charity shops to run pop up events on campus that can work for donation drives and buying.
- Upcycle clothes and accessories. Host upcycling/craft workshops for students to attend. Provide basic tools (hot glue gun, scissors etc.) and encourage participants to bring items to be upcycled.
- Check if you have any community groups in your area that teach beginner sewing skills. You may be able to arrange for an on-campus workshop that teach these basics to students.
- Shop second hand or vintage. Apps like Depop and Vinted make this accessible, but there are also traditional charity shops, markets and pop-up shops selling pre-loved items.
- Make some extra cash by selling on platforms like Depop and Vinted.
- Consider renting. It's been popular in the world of rented suits and tuxedos for some time but becoming more popular now for dresses. There are even organisations offering special occasion wear for children - think weddings, first communions and proms. Check if you have a local organisation offering this service.
- Set up a swap shop on campus where students can swap the good quality garments they are bored of with something new to them.

HEALTH & EXERCISE:

- Recognise that University can be a time for trying new things or pushing limits. Temptation to take part in harmful activities can come from being away from friends and family, peer pressure of new friendships, loneliness, stress etc.
- These directories provide a list of drug and alcohol services near you:
 - [FRANK service directory](#), for people in England
 - [Scottish Drug Services Directory](#)
 - [DAN 24/7](#), for people in Wales
 - [Drugs and alcohol Northern Ireland](#)
- Are your students spending a lot on cigarettes? Signpost them to support to improve their health and your bank balance
 - [Quit smoking - Better Health - NHS](#)
 - [Quit your Way Scotland](#)
- Promote availability of free access to sanitary and contraceptive products on campuses.
 - If in Scotland, promote the statutory entitlement that all residents have to free sanitary products through their local authority.
- Collaborate with on-campus gym/fitness facilities and offer free physical activities - wellbeing walks, free badminton, students v staff football, colour runs etc.
- Collaborate with sports teams to run taster sessions.
- Some campuses offer free gym membership for students, but even if not, a university gym can often be the cheapest gym membership available to students. Promote this as a cost saving option for staying healthy.
- Even better – can you provide a free gym membership as a prize?

- Consider that gym memberships can often be the subscription that individuals pay for but do not use. If you have individuals forking out for a membership that they don't use, encourage them to consider other ways of exercising for free – walking, jogging, cycling, at home yoga following YouTube, etc.
- Joe Wicks offers accessible and easy fitness tutorials for free through his [YouTube channel](#).
- Encourage students to save on transport costs by walking, cycling or jogging to campus.
- Encourage students to find a nice walk in your local area using the [Go Jauntly Walking App](#), which covers all corners of the UK
- Use NSMW as a platform for a fundraising activity for a local charity. Host a sponsored walk, danceathon, fun run etc.

-Sports Team Taster Sessions-

Collaborate with your campus sports teams to offer taster sessions during National Student Money Week.

Engage with as many teams as possible to offer free taster sessions where students can take part in some physical activity and meet new people. A positive impact on both physical and mental health, and a great opportunity for your sports teams to gain new members.

FOOD - PLANNING:

- Promote the use a Meal Planner to keep track of a menu plan for the week and help reduce food/money waste. Track what is in the fridge/freezer, and what needs to be added to your shopping list.
- Promote [The Beginners Guide to Meal Planning](#) resource.
- Promote getting into the habit of checking the cupboards, fridge and freezer while preparing a shopping list.
- Encourage scheduling time for shopping. Rushing around the supermarket can lead to random items in the basket, and more waste if those items don't match up to make a meal.
- If looking for bargains, encourage shopping later in the day when there may be more reduced items.
- Encourage a snack before shopping to avoid spending more.
- Include food expenses as part of a budget and encourage a review of spending if they are often above these budgeted levels.
- Highlight the importance of making shopping lists.
- Promote the [Meal Plan](#) from Save the Student, which includes costs and recipes.

-Meal Planner-

NASMA's template Meal Planner is available to use as a student freebie.

Simply have these printed (ideally A3) and laminated. They can be re-used again and again with a dry erase marker.

The image shows a 'Weekly Meal Planner' template. It features a grid for planning meals from Monday to Sunday. To the right of the grid is a 'Shopping List' section. Below the shopping list are two smaller boxes: 'What's in the fridge/freezer?' and 'What needs using up?'. The template includes a logo for 'THRIVE' in the top right corner.

Weekly Meal Planner		THRIVE
Monday		Shopping List
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		
		What's in the fridge/freezer?
		What needs using up?

FOOD - SHOPPING:

- Raise awareness of supermarket tricks to make consumers part with their money.
 - The smell of a bakery filling the store and making you hungry.
 - Essentials being placed around the store, rather than together, so you have to move around, spotting more things to impulse buy.
 - Deals can be presented in such a way that it's difficult to understand if you are getting a good deal or not.
 - Buy 1 get 1 free deals make us feel we're getting something for nothing, but it's only helpful if we need 2 of those products in the first place.
- Encourage your students to avoid in store temptations by shopping online. Filling a basket with only what they need and having much more control of the price.
- Promote use of off-peak delivery times which are often cheaper.
- Regular to home deliveries? Consider if it's more cost effective to buy into a delivery scheme.
- Sign up for point schemes such as [Nectar](#), [My Morrisons](#), or [Tesco Clubcard](#).
- Consider cashback apps - [Check out Save the Students article on the best supermarket cashback apps.](#)
- If minimum order limits are too high for an individual, encourage students to team up with flatmates to split the delivery cost.
- Check out [Save the Students guide to saving money while online grocery shopping.](#)
- Compare each supermarket to find the best deals by using [My Supermarket Compare](#).
- Be sensible - it's not sustainable if you spend time and energy visiting multiple supermarkets to save a few ££.
- Promote [Money Saving Expert's Supermarket Shopping Tips](#) article.

-Taste Test-

Encourage students to try the downshift challenge by having a taste test.

Compare premium/branded products to supermarket own brand or value brands and ask 2 questions:

Can you tell which is the more expensive?

Is the price difference worth it?

Items that work well for this include biscuits, fruit juice, sliced meats, cheese, crackers, crisps, and fizzy drinks.

- Find out when your supermarket reduces the price of stock and time your shopping trip to match. Look out for bargain sections and yellow labels.
- Use coupons as a way to make your money go further. Check out [Money Saving Expert for a beginner's guide](#).
- Promote the 'Downshift Challenge' - dropping brand levels to make savings.
- Find out more about the 'Downshift Challenge' and other shopping tips on [Money Saving Expert](#).
- Look for wonky fruit and veg. It might not look pretty but a carrot is a carrot.
- [Eat the Seasons](#) and get the best out of local produce, and avoid paying for food that has flown miles.
- Explore the resources available through [Love Food Hate Waste](#). ([separate link for LFHW in Scotland](#)).
- Promote the [Too Good to Go](#) app, which allows users to buy food from local cafes, restaurants etc. that might otherwise end up as waste.

-The Shopping Basket Challenge-

A NASMA favourite for a reason! NSMW25 is a great opportunity to whip out the Shopping Basket Challenge, which can be done in varying ways.

- Demonstrate the Downshift Challenge to students by filling a basket with branded items, and another basket with supermarket own versions of the same items. Get students to guess the price difference and closest guess wins the shopping. While this looks good on a stall and attracts attention, it can also be done with pics/videos on social media.
- You can also compare supermarket luxury ranges to supermarket basic ranges.
- If you are able to venture to more than one supermarket, compare a basket from a higher end supermarket to a budget retailer, such as Tesco versus Lidl.
- A twist on the classic that might be helpful to international students is to look at a price comparison between the standard herbs and spices aisles, and the international food aisles, or even specialist supermarkets.

FOOD - PREPPING & COOKING:

- Confusion about food labels can cause good produce to be wasted. The Food Standards Agency
- Take advantage of the extensive info available on Love Food Hate Waste and Love Food hate Waste Scotland.
- Ask students for their favourite budget/sustainable recipes. Share on social media and give a prize to the best. Or collate into your own recipe book.
- Encourage them to grow their own. with advice from the Royal Horticultural Society.
- Promote Student Eats - Quick, cheap, simple and tasty recipes
- Promote BBC Good Food. As well as being able to search recipes by categories such as 'easy' and 'family', there are cookery skill videos.
- BBC Good Food also have a section of Student Recipes, designed for those who may never have limited cooking experience, as well as a limited budget.

Partner with...

On campus Catering Facilities

- Ask them to create a budget friendly recipe, complete with leftover ideas, that can be shared on social media. Better still, ask them to create a video showing how to create their recipe.
- Ask them to offer a special Money Week menu, featuring discounted meals.
- Involve them in a competition where students submit recipe and leftover ideas, and on-campus chef's pick the winner.
- Ask them to donate vouchers to be used as prizes.

Local Supermarket or market

- They may be willing to donate a prize in exchange for some low level advertising, such as mentions on social media.

- [Tesco Real Food](#) website has plenty of recipes, also searchable by categories like 'budget' and 'in season'.
- Cooking for one can be more expensive, so encourage batch cooking and taking advantage of the freezer.
- Check out the [Save the Student article on foods you can and can't freeze](#).
- Promote freezer friendly recipes from the likes of [BBC Good Food](#) and [Jamie Oliver](#).
- Swap fresh for frozen. Frozen ingredients can often be cheaper and result in less waste. Think chopped garlic and chilli, that you might not use everyday, or berries that might not be in season
- Buying ingredients in bulk can be more cost effective, and a great option for flatmates to chip in together.

- Raise awareness of cheaper cuts of meat that can often be delicious if slow cooked. Check out [BBC Good Food's guide to cheaper cuts of beef](#).
- Promote recipes that can easily be made in bulk and frozen., such as curry, bolognese, chilli etc.
- Encourage a no waste approach, such as using a whole chicken and not wasting anything. Check out [Budget101.com article on 1 chicken = 5 meals.](#)
- Save the Student have some great tips for [storing food to make it last](#).
- BBC Good Food has a specific '[Eat on a Budget](#)' section, with a week's worth of dinner and leftovers inspiration.
- [Supercook](#) allows you to type in the ingredients you have and will find a recipe for you.

-Recipe Kits-

Showcase what meals can be made with the cheapest of ingredients.

Buy budget ingredients like tinned potatoes, lentils etc. and provide a recipe card showing how to make a meal from very little.

If you have budget (or sponsorship) you could box up ingredients and giveaway to students as prizes for engaging or as freebies.

-Kitchen Confidence-

Confidence in the kitchen can vary significantly, and even some of the most basic recipes might feel daunting to a real beginner.

Encourage students not be put off before they even get started, and think about small things they can do to pimp the basics and increase their confidence. A good place to start is with:

- [A tin of baked beans](#)
- [A tin of tuna](#)
- [A packet of instant noodles](#)

And let's not dismiss the ready made jars of curry or pasta sauces, and easy boil in the bag rice. These are a really good starting point to encourage some kitchen confidence, and a great alternative to takeaways. Adding some extra vegetables to a jar mix is an achievable step in the correct culinary direction.

-Kitchen Basics-

Demonstrate that lots of equipment is not needed to cook and eat well.

Share the NASMA graphic showing kitchen essentials, or better still, buy these items to create a visual display that opens conversation.

Turn it into a game by asking students to guess how much it costs to buy these essentials.

MONEY & MENTAL WELLBEING

● GAMING & GAMBLING

● COERCIVE CONTROL & MANIPULATION

GAMING & GAMBLING:

- Wellbeing can impact how much a person engages with potential harms, such as gaming, gambling, competitions and risky investments like crypto currency, making this a good topic to address.
- Oftentimes, individuals embarking on these money making endeavours expect to **thrive** with a big win, without realising how much of a risk this can be to their basic survival.
- [Learn - Scottish Gambling Education Hub](#) has a downloadable toolkit specifically about gambling and gaming harms.
- [Home - YGAM for Students](#) has a page specifically for students to read more about what pushes gaming or gambling over from a hobby to a harm.
- [GamCare](#) has some of the best resources for helping with problem gambling, whether it's for an individual, a friend, partner or young person.
- [Tackling problem gambling and debt | MoneyHelper](#) has an in-depth guide to support people seeking help with gambling, either for themselves or others.
- Make a commitment for your team to take part in YGAMs City & Guild Assured training for university staff.
- YGAM can visit your campus and talk to students.
- Collaborate with local services that raise awareness of gambling harm.
- There are some helpful articles on understanding crypto from the FCA, helping students think more carefully before jumping into this type of investment.
 - [FCA -Crypto: The basics](#) | FCA
 - [Investing in crypto](#) | FCA.

● MAKING CHOICES

● TALKING ABOUT MONEY

MAKING CHOICES:

- How we feel can impact how we spend and the choices we make. It's not an unusual habit to buy things to try to give ourselves a lift.
- Spending diary tools can be a great way to help students make the link between their mood and spending. It might also be a resource you can create and give out to students.
- The Emoodji game is an engaging version of this and can be a focal point at any event. (see below)
- Ask your students questions such as:
 - How can mood impact spending?
 - What can we do to have better money habits and improved wellbeing?Capture responses on a [Money Tree](#) to create a visually engaging activity. *Access full details by logging into the member area of the NASMA website and clicking the link above.*

-Emoodji Game-

Play our [EMOODJI](#) game and ask your students to think about how their mood impacts their relationship with money.

Access full details by logging into the member area of the NASMA website and clicking the link above.

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.



Making choices and debt

- How our feelings/mood impact spending choices can especially become an issue now that BNPL is so prevalent and is being marketed directly to consumers on a very regular basis. It might be worth focusing on this type of impulse spending. Web resources for this topic include:
- [Buy now, pay later: how it works and what to look out for - MoneySavingExpert](#) Overall good article on how BNPL works and to perhaps have a good think before making these types of purchase.
- [Klarna: Is it safe to buy now, pay later? - Save the Student](#) Klarna is often targeted to students, especially by clothing companies so this article explores this brand in particular.
- [Buy Now Pay Later: Understanding and Addressing the Risks to Consumers - Which? Policy and insight](#) Really in-depth report on BNPL if you wanted a more academic resource.
- [Spending money for comfort - Mind](#) – A blog by a lady using spending to self-medicate and how she overcame this - also has a video.

COERCIVE CONTROL OR MANIPULATION:

- Others can use these methods to seek to undermine a person's wellbeing to control or manipulate them. Educational materials about this topic can help to remove stigma and get people talking about this.
- [Coercive control - Women's Aid](#) – Women's Aid have an article on what coercive control is and links to recovery resources.
- [Financial abuse: spotting the signs and leaving safely](#) Money Helper also have a good article with information on organisations that can help in all types of coercive or controlling relationships.
- [Taking back control after financial abuse](#) They also have an article aimed specifically at rebuilding after an experience such as this.

TALKING ABOUT MONEY:

- One of the best things we can do is get money out in the open. Keeping money worries bottled up makes them seem bigger and impossible to deal with. The articles below explore this from many different angles:
- [Starting a conversation - Student Minds](#)
- [Talking with friends about money - MoneyHelper](#)
- [Talking to your partner about money - MoneyHelper](#)
- [How to talk to grown-up children about money - MoneyHelper](#)
- [Talking about money to yourself - MoneyHelper](#)
- [Talking about money - MoneyHelper](#)
- [Sharing goals and attitudes to money - MoneyHelper](#)

-Sip and Paint-

As it's often difficult to open up and discuss finances, organising a 'sip and paint party' can work well to encourage open conversation and peer support.

Create a relaxed environment that fosters creativity and self-expression. Participants get a small canvas, access to painting materials, and sit in groups. Prompt conversation with money related questions such as Do you ever feel anxious about money? Can you share tips to stay on budget? etc.

Ask them to paint something money related while chatting, with not expectation that it needs to be perfect. The 'sip' element could be within a student bar, or tea/coffee

GENERAL MENTAL WELLBEING:

- Collaborate with wellbeing or counselling teams to raise awareness of how low mood or mental wellbeing concerns can be impacted by money.
- Promote wellbeing services within your institution, including any self-help resources.
- Collaborate with any local community wellbeing services.
- Promote mindfulness apps like Calm and Headspace.
- 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.
- There are lots of great web resources to help explore this with your students:
 - [The Students Against Depression - Students Against Depression](#)
 - [Home - Mind](#)
 - [Money and mental health - Mind](#)
 - [Money, mental health and university - Mind](#)
 - [The link between money and mental health - Mind](#)
 - [Managing money and being kind to yourself - Mind](#)
 - [Every Mind Matters - NHS](#)
 - [Money worries and mental health - Every Mind Matters - NHS](#)
 - [Money in Mind: money and mental health signposting tool | Money and Pensions Service](#)
 - [Living Life | NHS 24](#)

Remember the link between physical and mental wellbeing and check out the section above!

- 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.
- Encourage students to keep a journal to track spending and putting them in touch with how they think and feel about money.
- Encourage students to tackle debt issues instead of burying their head in the sand. Connect with local debt support organisations like CAB or StepChange, who may be willing to hold an advice clinic on campus.
- Work with your student union to promote clubs and societies as ways to connect to others.
- If your institution has a volunteering scheme, encourage students to take part. Giving to others is a key pillar of good mental health.
- Promote free activities such as movie night with friends, cooking together etc.

-Bingo-

Positive Psychology have a great Mental Health Management Bingo game, designed to raise awareness about the importance of positive coping strategies.

This game works great as part of a workshop, or in a classroom setting, but the concept can also be adapted to suit a variety of settings.

[Full details and templates available here.](#)

DEBTS

● UNDERSTANDING BORROWING

● ILLEGAL LENDING

- 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](#)
- Encourage calculating the true cost of borrowing before committing to any borrowing. A bargain is not so much of a bargain when realistic repayments and interest rates are factored in.
 - [Money Saving Experts Minimum Repayment Calculator](#) is a great tool to demonstrate the impact of paying even a tiny bit more than the minimum payment each month.
- 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 lots of debt related information:
 - [Dealing with debt](#) from [MoneyHelper](#)
 - [Personal Loan Calculator: Work Out Your Repayments](#) from [Money Saving Expert](#).
 - [Buying and running a car](#) from [MoneyHelper](#)
- 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.

● UNDERSTANDING CREDIT

-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 blog.

Anonymise if need be, but if you have willing and engaged students, they may be a great facilitator at events, workshops etc.

-True Cost of Borrowing-

Use [MSEs Minimum Repayment Calculator](#) to make a guessing game.

Think of a scenario that might be most relevant to your students, such as using a credit card to buy a laptop. Assume a student uses a credit card with 30% APR and use the calculator to cost up:

- The total cost and time taken to pay off if only ever paying the minimum monthly payment.
- The total cost and time taken to pay off if the monthly payment increases to £20/m, or even marginally more at £25/m

Have as many variations as you want, and ask students to guess the total cost and time taken to repay in full.

- We know that in many communities' loan sharks do operate and this is becoming more prevalent. 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 awareness, thinking about the longterm impact of decisions made now:
 - 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.
 - the impact of not having any credit history.
- Share this article: [How to improve your credit score from Money Saving Expert](#)
 - This is great all rounder, explaining all things credit, with a specific section debunking myths
 - Also link to [MSEs Check your Credit Score for Free](#) article

-Stop Loan Sharks-

Look out for content from our partner, **Stop Loan Sharks**, to help raise awareness of illegal lending.

-Credit True/False-

Increase knowledge and awareness of all things 'credit' by playing the **NASMA and Experian 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.

- One the basics of credit are understood, we can move away from surviving and look at thriving:
 - [Experians Building a credit history](#) resource is a great starting point
 - As is [Experians article on Improving a Credit Score](#)
- Focus on final year students and what they need to know now as they transition out of study/survival mode:
 - Student overdraft repayment advice from [MSE](#) and [Save the Student](#).
 - [Repaying student loans advice](#)
 - Advice on paying off student loans early from [MSE](#) (Scottish info [here](#))
 - [Celebrating graduation on a budget](#).
 - Planning for life post studies with [Save the Students advice](#)
 - And because the transition is not always smooth, and studies don't always lead to immediate graduate jobs, point to some [benefit advice](#) to avoid tapping into debt.

BUDGETING & PLANNING

● DATA DRIVEN

● BUDGET TO SURVIVE

● PLANNING AHEAD TO THRIVE

DATA DRIVEN:

- Use data and evidence to get your message across. The [National Student Money Survey 2023](#): and the [Student Money & Wellbeing 2024 Blackbullion](#) report has some impactful findings. Headlines include:
 - 82% of students worry about money and 55% of these students said their mental health suffers because of it
 - 64% students skip meals to save money
 - 1 in 10 students have **never** created a budget for university
 - Just 3% of students report feeling that they have enough money.

SURVIVING:

Surviving is all about the basics of budgeting and getting by. Introducing the idea of creating a budget, and share advice and guidance on how to do this:

- Budget to survive; introduce the idea of what a budget is and share advice and guidance on how to create one:
 - 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](#)
- Identifying income and how and when the income is paid is key to a student budget. This could be an opportunity to discuss ways of increasing income.
- Tracking expenses can be easy with a pen and paper/ spreadsheet or they can use a budgeting app to help.

- 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.
- 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.

-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.

- 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.
- Being mindful that everyone is different: for one person a gym membership might be hugely beneficial for their mental and physical health, so 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.
- 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.
- 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.

PLANNING AHEAD TO THRIVE:

Thriving is all about being proactive and planning ahead and thinking of the longer term. Going beyond the getting by and thriving:

- For students who want to take their money management skills to the next level, the Money Saving Expert has a free online course with the Open University [MSE's Academy of Money | OpenLearn - Open University](#).
- 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.
- 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.
- 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:
 - [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
 - Mobile phone resources from [Save the Student](#)

-How to get money saving tips from students to share with other students-

- Use Padlet and get students to add their tips, either send link / QR code, or use ipads and ask students to complete in live time.
- Money Saving tree: A NASMA favourite! This interactive activity involves a tree (printed picture, or even re-use the Xmas tree) and post-it notes or gift tags. Ask students to write their best money saving tip and put on the tree. Photograph for socials.
- Use social media: Use polls, or even just the comments, to get your audience to share tips.

-Collect Data-

Use NSMW25 to gather data on your student body and their money habits. Ask Qs like:

Do you have savings set aside for an emergency?

How often do you sit down and look at your budget?

Do you feel like you are surviving financially?

-Student Blogs/Vlogs-

If you have student buddies, ambassadors or well engaged students, tap into this and get them to create blogs, vlogs (or any content) to support your message.

This peer led engagement can be impactful, and if you are clever, you can prioritise longevity and create a resource that can be used beyond just NSMW25.

The range of potential topics can be significant, but pick one that is most relevant to your student body.

-Question your students-

NASMA's Campaigns Committee have produced some great resources to help you prepare students for success with pre-entry financial education.

Use NSMW25 to ask your students what they wish they knew before they started, and build this into your communication to prospective/pre-entry students.

-Challenge your students-

Get your students to commit to a small financial wellbeing goal - something achievable that can quickly have a positive impact.

Use a small whiteboard that students can write their goal on, and be photographed for socials. Making the commitment publicly like this can make it more likely that they do commit.

Can also be adapted to be a social media activity, incentivised with a prize, and is a great activity to be student led.



National Association of Student Money Advisers