

STUDY ABROAD & EXCHANGE

SU ADVICE & STUDENT MONEY MATTERS

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Student Adviser (Money)

SU ADVICE
qubsu.org/AdviceSU/



QUEEN'S
STUDENTS'
UNION

SU ADVICE

WE'RE HERE TO HELP



QUEEN'S
STUDENTS'
UNION

WHO WE ARE

We provide free, confidential and non-judgmental advice to all current and prospective students of Queen's University, Belfast

We can help with money, housing, academic, funding and conduct issues

You can find us on the Third Floor of the Students' Union in One Elmwood right opposite the Lanyon Building

We have lots of information and resources on our website at:
q-su.org/advice



WHAT WE DO

UNIVERSITY LIFE CAN THROW UP ALL SORTS OF DIFFICULT SITUATIONS AND CHALLENGES.

We're here to offer guidance and support when students need it most on a wide range of issues:

- Academic concerns & offences
- Conduct procedures
- Housing issues
- Money & student finance queries
- Employment issues
- Consumer problems
- Welfare signposting
- Welfare benefit advice



ACADEMIC CONCERNS

Academic concerns can include:

- Fitness to practice investigations
- Fitness to continue in study
- Academic appeals
- Student complaints

Academic offences can include:

- Cheating, collusion and plagiarism allegations

WE GUIDE AND SUPPORT STUDENTS THROUGH PROCESSES IN LINE WITH THE UNIVERSITY'S REGULATIONS AND PROCEDURES



CONDUCT PROCEDURES



Conduct procedures include:

- Off-campus offences
- On-campus offences

We can:

- Support students through University Procedures
- Advise on what to expect from meetings with their School / Neighbourhood Engagement Team
- Prepare students for the possible outcomes at each stage of the process
- Accompany students to meetings in a supporting capacity

HOUSING ISSUES

- We advise students on how to search for safe, secure, local accommodation
- We make students aware of their rights and empower them to challenge landlords who are not fulfilling their statutory obligations
- We support students through housing-related disputes
- We provide advice, support & information on relevant housing legislation and can signpost to specialist organisations



QUEEN'S
STUDENTS

MONEY AND FINANCIAL QUERIES



We advise students on:

- Student Finance
- Tuition Fees
- Maintenance Grants and Loans
- The University's Support & Financial Assistance Funds

We help with money matters, including:

- Budgeting
- Welfare Benefits

SIGNPOSTING

We signpost students to the departments and organisations that can help and advise them on their employment, consumer rights, and welfare, including:

- Disability Service
- Counselling Services
- Food Banks
- GP Services
- Immigration Support Service
- Learning Development Service
- Occupational Health
- Student Wellbeing Team
- Welfare Services



GET IN TOUCH

Visit our **website** for info and resources: q-su.org/advice

Email us for further help and advice: su.advice@qub.ac.uk

Pop in for a **15-min chat** during the following Drop-In Times:

- Tuesday, 11.30am - 2pm
- Wednesday, 11.30am - 2pm
- Friday, 11.30am - 2pm

NORTHERN IRELAND BANK NOTES

Bank Notes

- Some banks in Northern Ireland print their own sterling bank notes
- Retailers in England, Scotland and Wales may not recognise Northern Ireland bank notes and refuse to accept them
- When travelling to other parts of the UK, try to bring Bank of England notes
- ATM machines in Northern Ireland airports usually dispense Bank of England notes
- Banks will exchange these notes free of charge. Do not use the currency exchange booths in airports.

BANK NOTES

Northern Ireland



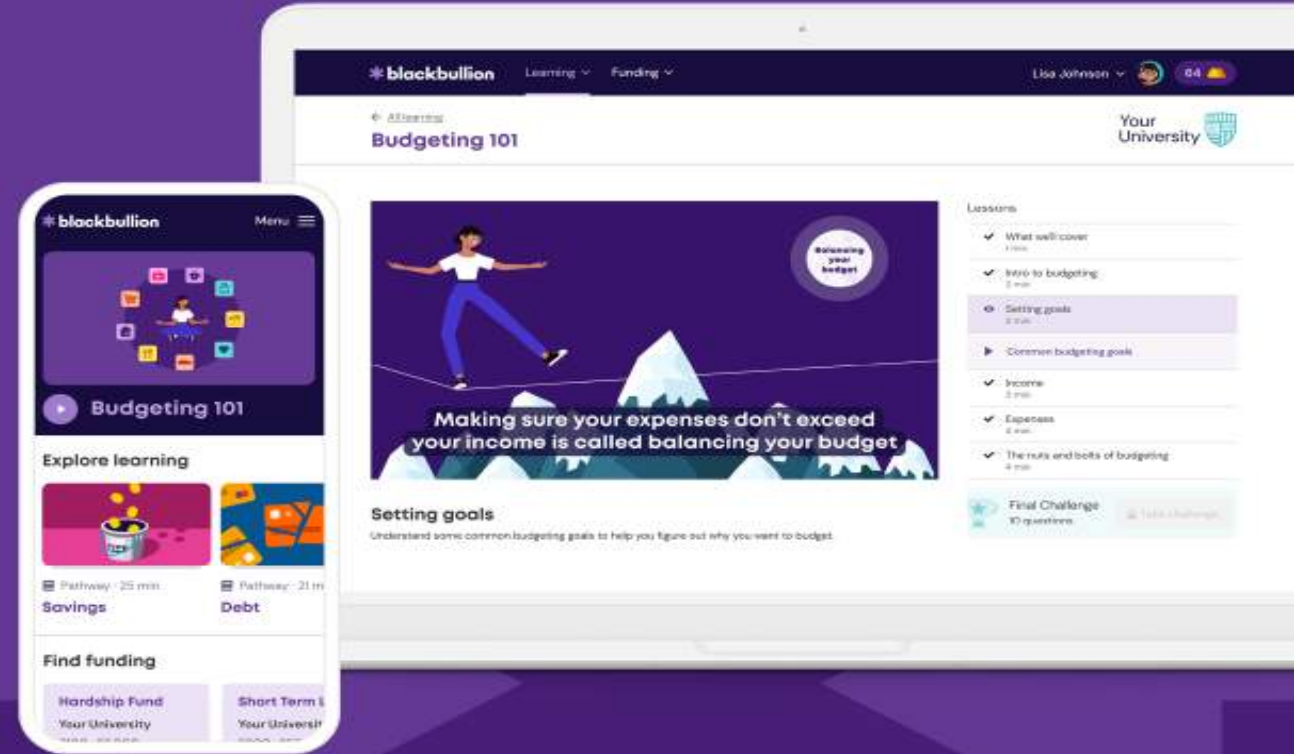
Bank of England





Invest in yourself

Free to all students
blackbullion.com



Enter your 'Queen's Students' Union' as your university name!

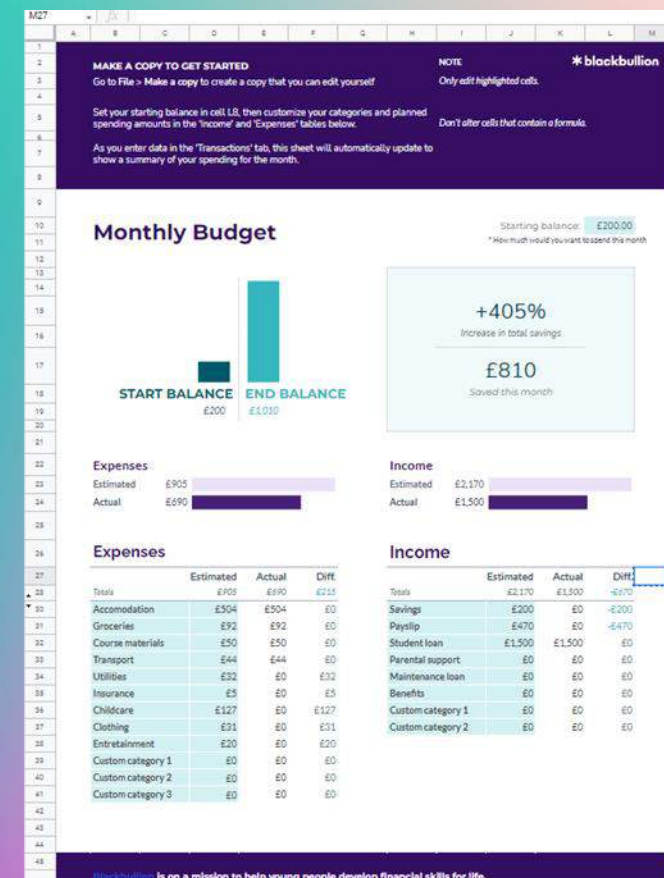
BUDGETING

BORING BUT ESSENTIAL

<https://www.blackbullion.com/pathways/master-your-money>

BUDGETING TEMPLATE

Monthly Budget Template - Google Sheets



SCAMS, IDENTITY THEFT & MONEY LAUNDERING

SCAMS & IDENTITY THEFT



Anyone can be a victim of a scam – whether that is in person, over the phone or via a fraudulent email or text. International students are especially vulnerable to being targeted. Here are some common scams:

- **UK Visa / Fake Home Office / Fake Police Scam** - You are contacted by phone and 'put through' to someone claiming to be the UK / International police or a Home Office official. They claim that you have been involved in a crime, or are at risk of deportation, before demanding payment.
- **Rental Fraud** - Students looking for property to rent are asked to pay a fee in advance, without viewing the property. It could be that the property does not exist or is not available for rent. Always double-check.
- **Hard luck/lost card scams** - You are approached by someone who claims to have lost their bank card and needs money.
- **Bank account at risk** - You receive a call or text telling you your bank account has been attacked and for safety reasons, your money will need to be moved into a new account.
- **Fake refunds or unexpected windfall** - You receive a text message or email from a company (usually Amazon, HMRC or Royal Mail) saying that you are owed money and asking for your bank account details to process the refund
- Phishing is the attempt to access sensitive information such as usernames, passwords, and finance details. Find out more at [Identity fraud | Police.uk \(www.police.uk\)](https://www.police.uk)

MONEY LAUNDERING



- Be careful of letting anyone you don't know deposit money into your bank account.
- Fraudsters may ask you to receive money into your bank account and transfer it into another account, keeping some of the cash for yourself.
- If you allow your bank account to be used this way, you will become a money mule.
- As a money mule you are involved in money laundering which is a criminal offence and could lead to a prison sentence!

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

<https://www.blackbullion.com/pathways/scams>

USEFUL ORGANISATIONS



<https://www.actionfraud.police.uk/>



<https://www.cifas.org.uk/contact-us/i-want-help-or-advice-on-scams>



<https://www.nidirect.gov.uk/campaigns/scamwiseNI>

TOP STUDENT MONEY SAVING TIPS



- Keep a spending diary
- Ask for student discount in shops
- Use the larger supermarkets rather than small stores
- Make a shopping list and stick to it
- Don't shop when you are hungry
- Go food shopping later in the evening when some items may be reduced
- Go shopping with friends and take advantage of buying in bulk offers
- Cook your own meals – take away meals are expensive
- Remember, any company's job is to make money
- Prices do vary so shop around
- Buy budget brands





SU ADVICE

THANKS
SO MUCH
FOR LISTENING!

NOW OVER TO YOU – ANY QUESTIONS?