

Keeping track and being sensible. . . but still enjoying yourself

How do they manage?

Nadia Ahmed 2ND YEAR BA (HONS) MIDWIFERY

Despite being awarded a handsome bursary to add to her student loan, 2nd Year BA (Hons) Midwifery student, Nadia Ahmed, says it's still difficult to make ends meet. As with many of her fellow students, the twenty-year-old has a weekend job to help her finance her studies.

She says: "The bursary and student loan are not enough to live on. The system's been changed this year and it's made it more difficult to manage."

Nadia adds: "It's hard to find work to fit in with my studies but I did manage to get some weekend work in Preston. Working won't be possible in my third year because I will have to do more placements which will involve weekends."

Nadia has an overdraft of almost a thousand pounds and her work involves just four hours on Saturdays.

It's not fantastic, she says, but it helps.

Studying Midwifery means Nadia has to spend half her time on placement which involves travelling to hospital in Blackburn. Those travelling costs come out of her bursary.

She lives in a shared house in Preston but like many students, spends most of her money on rent, heating, electricity, gas, phone bills and of course food. She also has a mobile phone for security reasons.

It isn't all bad. "I try to get out two nights a week, although it can be difficult if I'm on an early shift at the hospital. If I'm in the University, I try to get out a little more often."

So what advice would she offer new students? "Try to get a weekend job. The money the students get in the shape of loans will run out soon enough, so they should be careful and economical. Second year can be the most difficult because when you're in halls in first year, everything's paid for. That's not the case in second year when you're living in a house.

But, most importantly, try to save some money in the first year and use all your student discounts!"

Mick Davies 2ND YEAR BA(HONS) JOURNALISM

"Stick with it and get yourself on the books of the nearest job centre." That's the advice from Mick Davies, a mature student on the BA (Hons) Journalism degree.

Stick with it Mick received over £2,700 in support for 2009/10 but had to find work in order to help. Being a mature student, Mick has more responsibilities than most. With a wife and three children, one of whom is at university, things have not been easy.

During last summer, Mick took a night job at a local bakery and then landed an eight-week position with an office furniture company. He was paid between £4 and £5 per hour. Although not substantial, it helped to clear some debts. The money he receives in support goes on the usual household bills.

Unlike many students, Mick has found it 'reasonably easy' to combine work, study and family commitments. Mick and his wife average one night per week but a holiday is very much out of the question.

