

## University Age:

### **University age (18-21+)**

#### Gap Year:

Camp America is a company who work with people 18 and over in there gap year for work expeience and to help them earn some money. If after university you wish to go travelling then this website will help you do this, it offers the chance to go to America and work in the summer kids' camp. You work for one to two months depending on the camp you get the chance to learn new skills which will help you in finding a job back home. You get £352-£735 pounds. You do have to pay a bit up front but it's broken down into manageable chunks, you also get your visa for four months which means you will be able to travel after your placements finishes and you get discount off travelling packages.

Help with earning money for your [gap year](#), tips to help you save, advice on bank accounts, budgeting, what you should expect things to cost. The most obvious way to earn money for your gap year is to get a job. You might be surprised to learn how quickly you can earn enough to have a dream gap year, particularly if you're living at home and your outgoings are low.

If you have longer to raise the money - if you are planning your trip while still at university or school, perhaps - there is less pressure. For example, if you have ten months to raise £1,500 it could be raised through a £4 per hour job working 37.5 hours each month, less than ten hours a week or just two evenings a week in a pub. At £5 per hour, the £1,500 could be raised by working 30 hours a month or seven and a half hours a week - that's just one day at the weekend.

Look in the local paper, jobcentre, students' union, temping agencies like Manpower and so on for vacancies. Jobs could include bar work, waiting, cleaning, admin and clerical duties, factory work, shop assistant, care work, the list goes on and on. Don't be afraid to get you hands dirty - it'll all be worth it in the end. And don't worry if you haven't had a job before, everyone has to start somewhere.

<http://www.gapwork.com/>.

## **Open University**

If you are worried about the costs of university and would rather get into full time job and start

open university means you can study in your own time at home or at work in your lunch breaks, you may have to visit a centre now and again to visit your tutors but most employers will support you on your course if it will help and improve your work they may give you day offs to go to visit your tutors. Some employers may even fund your course.

## **Army and RAF**

If you are interested in joining the RAF or the army then a bursary might be for you!

If you are aiming to become an officer in the RAF or the Army then this may be for you. You get up to £6,000 towards your university fees and a guaranteed job once you leave university fees. You also get free flying lessons! And means you can carry on with your career in the RAF.

## **HSBC student back account**

The HSBC bank account is a great way to save money and watch what your saving. You get up to £2,000 interest free overdraft, no overdraft fees and overdraft limit alerts at HSBC cash machines. We'll pay you 2% AER Variable Credit interest on the first £1000 in your bank account during your first year at university

Two years free worldwide travel insurance. Access to your cash wherever you are – get local currency at over a million cash machines worldwide

You get 24 hour access to your account and free TalkMobile SIM card with £5 preloaded credit and free calls to HSBC telephone banking so you can manage your money on the go. You get [Mobile Banking](#) straight from your mobile phone. You can visit an in-branch Student Advisors

You also get great savings with Dell and you get chart CDs from £7.49.

## **Store cards**

If you have a job whilst at uni then store cards may be the answer but you have to watch your spending as interest rates are high on these cards and you may find your self getting in to debt if you have to many. But if you can afford them it's a great way to spread the cost of everyday items like cloths. With food shops you get great advantages from store cards, they reward loyalty with vouchers and discounts on products across the store.

## **Credit & Debit cards**

Credit cards are a great way to buy essentials when your short on cash, but you have to watch and be careful with how much your spending as the interest rates can be high. It's advised to use [money.com](https://www.money.com) and shop around to find out the best deal for you, one with low interest and a smaller overdraft is recommended so you don't go crazy with your spending.

Debit cards are cards that take the money straight out of your bank account when used in a shop or restaurant. You can get an overdraft on debit cards of around £2000 as a student and you won't get charged interest when paying it back.

## **Grants**

If you're a new, full-time student, you can apply for student loans, grants and bursaries as soon as you've made your course application. However, you can still apply up to 9 months from the 1st day of the academic year. You will need to make a new application for each year of your course.

New, full-time applicants need to register with [Student Finance England](https://www.studentfinance.gov.uk) before applying. If you've registered before, or begun an application (even if you didn't complete it), you'll have a Customer Reference Number.

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If you think there's been a mistake in the decision on whether you're entitled to student finance or on how much you get, you can ask for it to be reviewed.

There are also different application processes for part-time and disabled students.