**Wellbeing at work: how to protect your health and happiness during your busy seasons** *(Simon Fairbanks – UniTasterDays)*

*Overview*

* The education sector is powered by people, and people are powered by their wellbeing
* First problem?
  + *Tough roles*
  + In our roles, everything is constantly fluctuating – cities, hours, methods, audiences, environments, bases (e.g. where we hang our hat at the end of the day). This makes it really hard to keep to a routine

….especially during Mad March & Just As Bad June

* + Worth noting though that colleagues back on campus have their own busy season – it isn’t just exclusive to us
* Second problem?
  + *Modern world*
  + We’re surrounded by temptations and limitations which impact our wellbeing (e.g. online food shopping, ring doorbells). These are hard to recognise, harder to escape and even harder to overcome
  + Low grade addictions – e.g. sugar, caffeine, shopping, scrolling
* Un-wellbeing
  + Where tough roles and modern world overlap, this can impact our wellbeing
  + But the problem is there’s a lack of discussion around wellbeing
  + Un-wellbeing manifests as stress, panic, anxiety, fatigue, depression, overwhelm
  + We can’t change our roles, we can’t change our world, but we can discuss our wellbeing

*Making a plan*

* The plan
  + Understand each of the 4 pillars
  + Evaluate your own pillars
  + Set yourself a wellbeing goal…and achieve your wellbeing goal
* 4 pillars of health
  + Sleep, food, movement, mind
* Sleep
  + Often undervalued
  + Foundation of our wellbeing – it will improve all pillars
  + If we don’t sleep we…
    - Have less empathy
    - Increased irritability
    - Reduced cognitive performance
    - Lower capacity to form memories
    - Inability to pick up on social skills
    - Failure to process information accurately
    - Reduced sense of humour
  + Sleep disrupters:
    - Stress, caffeine, alcohol (even one of these last two earlier in the day is enough to disrupt your sleep), eating late, exercising late, cognitive stimulation, artificial light
    - Blue light is so bright and a big problem, it comes from our devices and tricks our brains into thinking it’s daytime. It counteracts melatonin – so we’re wide away and can’t drift off
  + Sleep health:
    - Avoid late night disruptors like food, drinks, exercise, screens, inbox
    - Allow yourself a sleep opportunity of 9 hours – to include drifting off time
    - Establish a sleep routine and replicate the same conditions each night

🡪 this is really difficult with travel/being on the road

* Food
  + You can’t out-train a bad diet
  + Good practice – whole foods, lots of water, balanced diet, sensible portions (this is about what fills you up), vices in moderation, careful with caffeine
* Movement
  + 30 minutes of exercise a day will give you – better focus, greater energy, higher motivation, new neural pathways and brain cells, better short term memory and better long term memory and imagination
  + Walk in nature, sweat in buckets and delight in play
  + Who doesn’t have 5 minutes? – Dr Rangan Chatterjee
    - Found he was finding no time for exercise, then realised he had 5 mins when making coffee etc – so for those 5 mins, he did body weight exercises
    - 5 mins a day is better than 0 mins a day
  + Hotel HIIT workouts
    - 20 min hotel room HIIT workout available on the Joe Wickes website
    - Minimal space, no equipment, low impact (no jumping and won’t disturb other guests etc)
* Mind
  + Our mind powers our personality, creativity and ability
  + Each of our pillars improve our mind - sleep will improve mind, food will improve mind, movement will improve mind. So, if we do all these things, we’ve already given ourselves more tools to cope with stress
  + Digital – the age of distraction
    - Digital detox – more focus (reducing the barrage of emails, messages, and notifications allow us sleep focus) more memory, deep focus
    - Mind health – plan your time, practice self-care, make time for things that recharge your battery, surround yourself with close friends and family, ask for support if you need it
  + Negativity bias – as a species, we are predisposed to look for the worst in every situation
  + Journalling – a reflective conversation with yourself, settle down with a notebook each evening. Answer these three questions:
    - What went well today?
    - What could I do differently tomorrow?
    - What did I do for someone else today?
    - Journalling before bed reduces worries and you get better sleep etc

*Reclaim your wellbeing*

* Evaluate your pillars
  + Imagine a typical day during your stressful period and what happens, and how each of your pillars make you feel
  + Then evaluate where you’re at out of 5 for each of the pillars
* Set yourself an objective
  + Find the weakest pillar based on the above, and find a SMART objective to improve this
    - e.g. if food is the weakest one – ‘I will eat a small healthy breakfast of…and go caffeine free etc’
* Establish a routine to make that objective happen
  + Remember that SMART objective
  + Make it as easy as possible (‘Keep it simple so you’ll keep doing it’)
  + Practice the routine before your busy period – so it’s a habit before your busy period.
  + Consistency helps, never miss a day, sticker charts work
* Continue with your routine
  + When busy season arrives, keep going with your routine
  + Give yourself a reward!
  + Make an accountability group

*Key takeaways from session*

* Be intentional with your habits, your relationship with the four pillars and your priorities around wellbeing
  + Prioritise sleep
  + Eat the food that works for you
  + Move, explore, sweat, play
  + Escape your screens
  + Set one objective, build a routine, you got this

**How to Tell Your University’s Brand Story (via Outreach Work)**

Delivered by Laura Norfolk – Senior Brand and Campaigns Manager

**Covered in the talk:**

1. Why brand is important

2. What is ‘brand personality’?

3. What’s an ‘audience first’ approach?

4. Showcasing your university’s core messages

**1.** **Why Brand is Important in Outreach Activities**

Purpose of outreach activities: to provide advice and guidance to students for their next steps

Brands stay at forefront of students’ minds when thinking about university

Uni brand = not just logo! It informs the world what the core values of the uni are, what it’s like being a student there, and why students should spend their time and money at that particular institution

Your uni brand and advertising shouldn’t sound like a sales pitch. E.g – Oasis’s ad works for them, but wouldn’t for a HE institution



**2.** **What is ‘brand personality’?**

Your brand’s personality is shown through *products, services, website, social media, brand advocates etc.* – these all allow people to understand the brand and present to prospective students

e.g – Edge Hill’s brand personality is **genuine** (approachable and accessible campus community), **confident** (excellent university experience and alumni contribution), and **aspirational** (empowering students to achieve beyond expectations).

Selling the university brand perfectly = attract the perfect student type to your particular institution

***Posed to audience: ‘What’s your university’s brand personality?’***

- Pioneering

- Aspirational

- Supportive

- Ambitious

- Welcoming

- Development-focused

- Community

- Belonging

**3.** **What’s an ‘Audience First’ Approach?**

Instead of thinking about what you want to tell the audience, you need to think about what the audience wants.

Think about:

1. Audience first

2. Ourselves second

**4.** **Showcasing your university’s core messages:**

Everything should be realistic and believable, that students and stakeholders can buy into. Know your core messages. Things they might be considering:

- City or campus

o Awards?

- Which course?

o Courses and expansion projects, including investments

- Home or halls?

o Awards?

- Can I afford to go to uni?

o Scholarships/bursaries

o University-specific awards

- Uni or apprenticeship or work?

o Stats help to supplement information

o Employer information (brief)

- Where do I start with my personal statement?

o Sometimes, no core messages are needed

- When’s the UCAS deadline?

o Sometimes, no core messages are needed

Stop thinking about marketing messages as sales pitches, rather, as the university’s strengths

Consider how you can supplement the advice and guidance about that particular topic with ‘nuggets’ of relevant information? (As mentioned above)

If you don’t feel you can fit your uni brand marketing message into a specific section, don’t

***Posed to audience: Part II: What are your university’s core messages? Activity:***

- List 2 outreach activities

- Think about audience’s problem/preferences/goals

- University’s core message

‘Authenticity is about being true to who you are’ – Michael Jordan



**Teachers and Advisors Q&A panel:**

Panel: Sarah Carroll (head of personal development, Aldridge Education); Paul Richards (head of 6th form, Calderstones); Nick Blair (assistant head of 6th form, Belvedere Academy)

1. Concerns over changes to the personal statement (year 12):

* PR: with year 12 no. Focus on future destinations will be after Christmas. They don’t know what came before. Issues with year 13 is the use of AI – will it have a negative impact when admissions are screening? Don’t think there will be an issue because the school will teach.
* NB: focus on personal statements after the national UCAS fairs. Year 12s are focused on opportunities to learn about universities. No concerns from year 12 cohort yet as they don’t have a concept of the personal statement yet. It will be the norm for them, they won’t know any different.

1. Any common concerns about going into HE; what are the reasons for not entering and what other options are they looking at?

* NB: increase in students looking at apprenticeships and direct employment. Cost is playing a role. Many want to stay local to Liverpool. Many looking at alternative pathways.
* SC: main concern is cost. Not all are sure about what they want to do. Many are thinking about a gap year. Those with siblings and friends who have been to university, who have graduated and now working in non-graduate jobs, are thinking more carefully about cost implications and employment benefits. Tuition fees are a problem. Distance from university is an issue also. Going local also a concern (particularly in the south). Students aren’t just taking courses that they enjoy but thinking about employment prospects.
* PR: cost biggest issue. Many looking at apprenticeships, even though there aren’t that many in Liverpool. Apprenticeships seen as golden path. Apprenticeships are more competitive to get on to. Most students progress on to local universities (60-70%), largely due to cost of accommodation. Many students saying they are going to take a gap year but without knowing what they’re going to do after that year – lots of students returning for references for UCAS application. School is trying to advise them it is a ‘good debt’, more like a tax.

1. What forms of communication do you prefer to receive from universities?

* PR: receive lots of newsletters, information goes into internal newsletter. Bespoke information is good, e.g. midwifery day at LJMU. Make information more bespoke. Email is the best way to get in touch. Content is the most important. Send directly to the school contact, not school admin/general contact.
* SC: emails are the best way to get in touch. No one opens post.

1. What makes you more likely to interact with an email campaign?

* SC: if passing on to schools, make sure the information is clear and there are clickable links and there is content that can be shared with pupils. Information should be given in good time. If there’s travel bursaries available make that clear. Costs of cover and travel are limiting costs.

1. Do you use social media platforms to connect with HE institutions (e.g. LinkedIn)?

* PR: LinkedIn account is mostly about posting about school. May look at social media at home. LinkedIn is most likely to use, but wouldn’t engage with HE, more sharing about schooling at Calderstones. Email/contact point of contact in school directly. Will post university activities on LinkedIn (e.g. photos from taster days).
* SC: Has LinkedIn but doesn’t use it on a regular basis. Use to acknowledge and celebrate activities but not sort information.

1. Social media platform preference?

* PR: school uses Instagram, but LinkedIn is more professional.

1. On campus work – what is the best time of year for a campus visit?

* PR: induction day at LJMU before undergraduates arrive and end of year 12 there is a HE week. Start and end of year are the best times for whole year group. Bespoke programmes for small students are accessible all year, as long as it doesn’t clash with exams.
* SC: similar to PR. Trip to Edge Hill for teambuilding and skills was successful at the start of the year, and there is a planned trip to Leeds at the end of the year. School in walking distance to Sussex University make more regular trips. Easiest times are start and end of year due to staffing.

1. How amenable are you for facilitating access programmes?

* PR: will facilitate access schemes are much as possible for WP.
* SC: same as above. Schemes need to be equitable for all. If staff need to take students to campus that is less possible due to costs.
* NB: taster days, summer schools.

1. Main barriers for attending on campus events (e.g. open days)?

* SC: confidence. Children are lot less resilient to travel and attend an event. Parents are less likely to allow children to travel to and attend events alone. Children reluctant to get on the train alone. Most schools allow for days out to university and student still gets attendance mark.
* PR: proactively encourage students to go on open day visits. Some children won’t go out in year 12, more likely to in year 13. Most students use internet research (e.g. student room) but can’t cover the costs to get trains or travel further afield to London or down south.
* NB: often the events are during the school day and students are worried about missing lessons.

1. Can we support for confidence to attend open day or event?

* PR: the students themselves need to make decisions and be proactive. Schools would like to take students to different events, but not always possible. Students need to attend to learn about institutions and courses, and they should be encouraged to do this independently. It isn’t lack of information or support from universities.
* SC: not all families use trains and go to, e.g. London, so that experience would be alien to them. Parents don’t always encourage that sort of experience.

1. Have students always been reluctant to attend events?

* PR: massive change in confidence levels of students to attend events. 15 years ago, half the 6th form would be out at open days at times. Number of students doing this independently has decreased. Destination data is shrinking to Liverpool and NW. Students are commuting to Manchester and UCLAN, which is reducing their experience. Social mobility is drying up.
* SC: people staying local isn’t exclusive to Liverpool, same in the South East and South West, and Manchester.

1. Are there differences in students who have left to go to college and not progressed to 6th form in school?

* SC: work mainly with 6th forms that are fed by secondary school. Two schools are UTCs (year 9 intake) and they have a similar progression rate to 6th form.

1. What material things would you like from universities sent to school or brought to careers fairs?

* PR: paper copies of prospectuses for school library. Posters for displays. Physical resources to look at with students. More information about accommodation offers and costs. Accommodation information in the prospectus.
* SC: physical resources that can also be looked through with parents. Teachers like subject specific posters with labour market information for school displays.

1. What resources would you like to receive or have access to online?

* PR: information from student ambassadors, e.g. videos showing courses and doing virtual tours. Bespoke course information and videos to inform students (from student ambassadors).
* SC: moving away from careers fairs. More bespoke information that can be given to targeted groups. Virtual or face-to-face assemblies and workshops. Help with meeting Gatsby benchmarks (changing in 2025) – every subject at every level needs to provide careers information – drop ins would help teachers with this to lessen planning (could be pre-recorded video).

1. Greater Manchester Higher creating labour market information for Manchester:

* PR + SC: any information useful for all schools.

1. What do students want from the university experience? What information do schools give?

* PR: students want to know end result of degree – career pathways. Link up schools to universities and to employers. Show students pathways from graduation to careers. Help schools make contacts with employers so students understand why they want/need to go to university to pursue careers.
* SC: students want to know what positions university will put them in. Students want to know what support they will receive at university.

1. Are there large gaps in students’ knowledge about university that we can support with?

* SC: students don’t understand the level of independence that’s required at university. Too much hand-holding in school and 6th form.
* PR: agree with above. Information should be provided by student ambassadors, particularly first years, who can provide information about the mistakes they made – students more likely to listen to them.

1. Are contextual offers making a big impact on student decisions?

* SC: students are aware of them.
* PR: have contextual offer partnership with Bristol who use it as an insurance choice. Vast majority don’t progress on to Bristol, as they’ve never been there or visited the University.

1. Are there any other routes students take and why do they take these?

* SC: some take a gap year to figure things out. A lot take up full or part-time jobs in hospitality sector. Concern is what happens when they no longer want to do that job and how can they be supported to make more informed decisions. Some need information about returning to education at a later time and they are informed about lifelong learning.
* PR: students may go and work for a family business or decide to go to college to do another Level 3 course. Very few NEETs. 80% of students go to university, others are gap year students.

1. What would you like to get out of a relationship with a university?

* PR: consistent approach. Most relationships are with local universities. Could be more information about career pathways and employment opportunities post-graduation. Reciprocal relationship and working together is important. Consistent contact year on year, or with smooth transition between staff.
* SC: having a personal relationship with the university means help with be provided. Build relationships and key contacts for first ports of call to give talks.

1. Any changes in subject area of interest?

* PR: Psychology and science are strong areas of interest. Politics & International Relations is started to be more looked at, as well as Economics and Business.
* SC: Humanities and languages drop off. Rise in professions – social work, nursing. Clear cut root to a career is popular.

1. Do you offer parent/carer sessions? Are they hard to engage with?

* PR: universities attend parent’s evenings – engagement might be low. At the end of year 12 there is a parent’s session with Leeds Beckett. WP groups tend not to attend these events.
* SC: parental engagement in Lancashire is not great – challenging area for educators. Parental engagement is different in different regions, but are successful when well attended. Trust is working hard to engage parents.

1. How do you decide what universities are invited in to do regular talks?

* PR: Leeds Beckett reached out through LinkedIn. The talk they provide is impartial advice about going to university. Liverpool University relationship is due to consistency over time. More than happy for any university to come into Calderstones.
* SC: reliability is the most important factor. Make sure contact and communication is clear. New voices are always welcome.

1. What have you found to be the most rewarding part of your roles?

* PR: bumping in to old students and hearing about their stories.
* SC: same as above.

**Financial Education for Young People: How can we best support the students of tomorrow? - \*Blackbullion**

Vivi Friedgut

· Blackbullion are on a mission to change the way that students view money and their spending habits. There are currently over 700,000 students and more than 60 universities who are using Blackbullion. There is also a funding system available where they distribute money to students.

What do you think your institution isn’t doing right?

· Interactive question using an online platform where attendees could submit their answers anonymously.

· Example answers on the screen: large campaigns, underfunding outreach programmes, scholarships, bursaries, catering to parents, not enough segmentation on campuses for different groups, assumptions made about the “bank of mum and dad”, funding for schools to travel to campus, employability.

· Discussion around how information relating to funding and finances is provided to parents and guardians but not to the students themselves by universities.

What are you doing right?

· Interactive question using an online platform where attendees could submit their answers anonymously.

· Example answers on the screen: Travel bursary, looking after students, budgeting workshops, scholarships, access programmes, emails for bursaries and scholarships, student finance information.

Scholarships

· Discussion around how some universities have several scholarships available that have not even been accessed by students or applied for. However, this may be a question of whether there needs to be more advertising around how to access these and what the requirements for each scholarship are.

· Also highlighted that some scholarships have a lengthy application process which some students do not want to complete as they are too time consuming. This is for scholarships where there are personal statements and assessments that need to be completed.

· Another barrier to accessing scholarships is that some students do not think they are applicable for the bursaries or the scholarships when they are. Therefore, they will not apply for them when they should be.

· Blackbullion are trying to promote more scholarships in the UK as there are not as many on offer from corporate companies as places such as America. There needs to be more investment into education from corporate companies to grow the education of each region. If companies want passionate employees and entrepreneur mindsets, then they need to start viewing education as a national pursuit.

· Based on the UK population, there should be over 2 billion pounds worth of money in scholarships and bursaries available for people to apply for. However, there is only around 250 million pounds worth of scholarships and bursaries available.

· Another issue being faced by the sector is that corporate and parliament are out of touch with the issues and don’t understand how they need to be fixed. There is a mindset that parents and carers can support students financially, which is increasingly not the case.

University webpages

· The financial support webpages that are utilised by universities are not great as they are usually outdated and have vast generalisations all over the page. Imperial College London had information on their pages that was 5 years out of date and did not reflect the current cost of living in the area. There were also generalisations regarding how much rent could be to what food may cost that made it difficult to work out how much it would cost to live there. Therefore, Blackbullion are conducting their own research into each area to compare this to the information on the university webpages.

· University webpages need to be clear and concise as students have not had to manage money before, so as institutions we need to be as clear as possible. Many students do not know how expensive toilet paper is, as it is not something they have ever had to purchase.

Statistics

· When surveyed, 96% of students felt they needed more money with an additional £621 per month. This works out at about 10 hours of part time work a week. Therefore, are there not enough jobs in the area, are students struggling to apply for work or struggling to gain employment.

· 85% of students are worried about money.

· 54% of students said their money worries were impacting their mental health. However, there is a current problem surrounding pathologizing a lot of regular everyday scenarios e.g. the Monday Blues. This then affects the people who are needing help not being able to access the help they need as there are not enough resources to support everybody with the current statistics. Therefore, there needs to be less pandering to those who may just be having a bad day to be able to support those who are dealing with mental health conditions.

· The Government have announced changes to Student Finance and Maintenance Loans. Students have been surveyed regarding whether it will affect their decision to go to university.

· The majority (¾) said it would not affect their decision to go to university. However, many students do believe that if they are going to be paying more, they should be receiving more in the form of support and services. This may be due to the shift of students being seen as consumers.

· When thinking about feeding information to students (using the analogy of a funnel) – the marketing team fills the funnel, the recruitment team helps them through the funnel and the support teams ensure they don’t leak out once they are in.

· The number 1 reason why students drop out of university is that they are not enjoying their course. However, there is probably more to be said about why they are not enjoying the course rather than just the content. Is it that they are working too many hours at their job and not sleeping enough which is affecting their enjoyment of the course?

· Between the hours of midnight and 6am on the Blackbullion webpage, the number one search is related to debt which shows that money worries are affecting the quality of students sleep.

· There needs to be more prep before students come to university about how to manage their money and their budgets which could start with parents and guardians.

· Just over 30% of students are using their free overdraft, but over 70% are not and are instead using other methods to get into debt.

· Most students are using Klarna (2245 students have spent nearly 1.6 million pounds on Klarna) but don’t know how to use it and are getting into debt. Students need to be taught that if they are taking out a short term, high interest loan then they cannot afford what they are purchasing in the first place.

· 63% are already working while they are studying.

· 7/10 students claim that they are feeling isolated. There is not a high suicide rate amongst students, but this figure can demonstrate the start of a bad pathway. There needs to be a shift in student mindset that tomorrow will be better than today as social media has had a negative impact on what we should be spending our money on and what we should be doing with our time.

· Universities need to spend time fostering a sense of community as this can lessen the feeling of isolation where students are then spending money to fill the void. Also, when students have developed stronger friendships, they are able to spend less money by going out as they can spend more time in watching films or hanging out.

Transport costs.

· There is financial worry about high transport costs and the time that commuting adds which can affect cognitive fatigue. Transport is amongst the top 3 things that are worrying students. There has also been a report of shortage of housing in the UK which is also leading to higher proportions of students commuting to university. This trend is going to get bigger rather than smaller.

· By investing in better transport and lowering transport costs, this can also aide with vulnerable students (such as woman) as well as those that are commuting.

Open Banking Apps (Blackbullion)/banking

· Blackbullion offer their own free open banking app. This app does not sell your data and can be downloaded by anybody. It breaks down spending so that you can see your spending habits and set savings targets.

· Students can use this to set savings goals and track their current spending across bills, food, shopping, and transport etc.

· The system also sets students up for failure as the SLC pays the maintenance loan in 3 monthly instalments rather than monthly instalments, which is a lot of money for somebody to budget who has not had any financial freedom before. Therefore, students should have two bank accounts, one with their loan and any other earnings are sent and then another account for weekly/monthly spending amount. They should transfer the money from their ‘main’ account to their ‘spending’ account which will provide them with a more realistic budget.

Mindset

· Blackbullion is also working to shape a positive mindset about different types of debt. Teaching about the idea of good debt and bad debt.

· Repaying your student finance loan – The majority of people will not pay back the loan that they have taken for funding their course. We should be reshaping the mindset of this loan as your education is worth £15 to £20 a month rather than using the bigger figure when discussing student loans.

· There has been lots of stories in the news of people who have dropped out of university and have been successful (Jeremy Clarkson or Mark Zuckerburg) and this then means that university is not worth it. However, the minority should not become the majority and the person who is the exception to the rule should not become the rule. 90% of new businesses fail and 50% of apprentices drop out of their apprenticeships. Therefore, based off statistics, the higher education route is the best investment opportunity. Furthermore, higher education helps social mobility and widening participation.

· There also needs to be a change in mindset about what people are purchasing. People need to stop spending what they cannot afford, and others need help with budgeting.

· Some companies have worked out when the student loan will drop and will market to students on them days. Companies, such as ASOS, will send promotional emails such as 10% or 20% off on the days that student loans are being given to students. This is a temptation that leads to spending. It is mindset and budgeting that can help students negate spending money where it is not needed.

· There is an issue with gambling with students but with Crypto rather than gambling apps. Students are making big investments on Crypto and losing money. Therefore, if universities are running sessions on anti-gambling, they should be marketing them more with the term Crypto to engage with students interests and appeal to them attending the session to learn something. Sessions could be called “how not to run out of money”.

Learning how to cook

· Parents and guardians need to prioritise teaching students how to cook. A large proportion of money is spent on eating out and takeaway when it is a lot cheaper and healthier to cook a meal.

· Takeaway and microwave meals are bad for you, the environment and they are expensive.

· The four recipes you need to know how to cook are: Stir fry, pasta, stew, and soup.

How can we help students to take responsibility for their education?

- Interactive question using an online platform where attendees could submit their answers anonymously.

· Example answers on the screen: Practical life sessions, hands on practical workshops, budgeting workshops, finance talks, TikTok spending, university websites, social media posts, sessions for students and parents, using Open Days when there is a captive audience.

· Use your universities student voice more. Hand your social media accounts to them for the day and do a realistic day in the life of a student or what I spend in a day.

· To tackle isolation and loneliness (which helps with spending less) could offer cookies and coffee in the library where students can go and meet new people and the cost to the university is relatively low.

· Use titles such as “How to not run out of Money” rather than “Budgeting workshop” as nobody wants to run out of money, and it is more appealing to everyone that the word budgeting.

· Blackbullion also have a money mindset quiz which gets people to think about how they are spending and whether they are trying to grow their money. This can help them understand their own personality and money mindset.

· Blackbullion also have a webpage that lists all the available scholarships within the country so that people can search for specific ones e.g. engineering and see what they are eligible to apply for. There has been 6 thousand people accessing this page.

If you could wave a magic wand, what support would you magic up?

- Interactive question using an online platform where attendees could submit their answers anonymously.

· Example answers on the screen: accommodation cost cap, senior buy in, personalised support, 1-2-1 support for students, budgeting buddies, compulsory to cover budgeting.

· How can we help students to unlearn negative biases they may have towards open banking apps etc? A lot of students are sceptical of adults after Covid-19, and this has had a long-term affect. Therefore, students don’t want to trust bigger organisations and technology (which is running wild with companies abusing people’s data). However, the Blackbullion app does not sell peoples data, all the information you share is safe and secure. But a lot of people now adays have Apple watches, Fitbits, 23 and me which monitor your health-related data and sell this. We need to demonstrate that what the students are getting out of these apps is just as valuable as the information people are getting from Apple watches.

ADDITIONAL SESSION: How to invest.

· People need to be investing now as well as saving their money to be able to afford to retire as the life expectancy keeps rising and you will need more money than just your retirement pot.

o Invest – 72 divided by the interest rate will tell you the number of years for your money to double e.g. 72/3=20. So it would take 20 years to double your current sum of money.

o Money should be in ISAs rather than just in an account. If you are under the age of 39, you should be putting your money into a lifetime ISA.

o Use Open banking apps to get better at budgeting and manage your finances.

· You will need to have saved 10x your wage to be able to retire.