



ALOVE<sup>+</sup>



The Salvation Army for a new generation

SALVO STUDENTS

DISCUSSION GUIDE







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## Introducing the Salvo Students Discussion Guide

Welcome to the Salvo Students Discussion Guide! This discussion guide is provided to enable you to run informal discussion groups with soon-to-be students in your corps. It is designed to be used in conjunction with the Salvo Students booklet (obtainable from ALOVE UK or your DYO). The aim of the discussion guide is to assist you in preparing your young people

for university life\* ; to deepen their foundations in faith, anticipate potential challenges, and flag up some very necessary practical skills. It is an extremely flexible resource providing creative activities and questions from which you can create your own bespoke discussion groups.

### The Menu

The Salvo Students Discussion Guide is divided into five 'menu' sections, as follows:

Aperitif: Ideas for introducing the participants and breaking the ice

Starter: Ideas for introducing the theme

Main course: Discussion questions relating to specific pages in the Salvo Students booklet and Scriptures

Dessert: Creative ways to pray

Drinks: Ideas for additional activities to include within the discussion or for participants to do in between groups.

There is also an appendix containing additional information and two example discussion groups using all of the above ingredients.



### The Format

As described above, these sections provide a menu of ideas from which you can choose to plan and run your own discussion groups. It does not give you four meeting plans that you have to make fit your participants; rather you select the content and approach which you feel will be most beneficial for your young people.

In addition, further resources are given below where you will find more information and ideas for use in your discussion groups: videos, articles, message boards etc. In particular it is recommended that you visit the UCCF Freshers webpage (<http://www.uccf.org.uk/freshers/>) which has many short video clips giving really helpful advice to those about to start university, and similarly the Freshspace webpage (<http://freshspace.org>). UCCF and Fusion also provide a student link-up service, putting new students in contact with local churches or university Christian Unions. Your DYO will also be able to put you in touch with a corps in any given location.

It is suggested that you plan to have at least four sessions to be able to study the Salvo Students booklet in detail, each running for 60-90 minutes. You can arrange these once a week, twice a week or every morning or evening over one week (maybe Summer School) – you decide according to schedule of the young people who will be participating. You can use the discussion groups for young people considering university all the way through to those who have already accepted their university place.

It is advised that you give all your participants the Salvo Students booklet before your discussion groups begin, and ensure that they read it through a few times. This will not only save time during your group session but will enable the young people already to be thinking through some of the issues and questions around this topic.

\* Although this discussion guide consistently refers to 'university', this is also meant to encompass young people going to a college or any other institute of HE.

## Learn To Cook

Perhaps one of the steepest learning curves for young people beginning university is the challenge of cooking their own meals! The following idea is one fun way you may choose to assist your participants with this essential student skill!

Invite your participants to a suitable venue earlier than would normally be necessary for a discussion group and spend time together beforehand preparing an easy and cheap meal – then eat together! Provide your students with clear instructions and make sure each person has a job to do in the preparation. Talk them through each step in preparing the meal. You

may wish to eat your meal before you begin your discussion or during it. Don't forget to teach them how to wash up too! If you don't feel you have the skill, time or resources to make this happen, then invite a good cook from your corps to take the students through their cookery lesson and eat with you before you begin your discussion. Provide a clear list of ingredients and simple instructions for the students to take with them to university and cook for themselves. Check out this website for loads of recipe ideas (<http://www.studentrecipes.co.uk>). (Please be aware of food hygiene health & safety and take advice from someone with a food hygiene certificate before you start cooking!)

## A Final Session

For the final session (in addition to the minimum four sessions advised above) – and perhaps a chance for the students to try out their new cookery skills – consider inviting one or more recent postgraduates or current students to join you for the evening.

Invite your visitor(s) to share a meal with you and use this time for your participants to discuss, question and receive advice on any topic they wish relating to university life. You may wish to plan this time together in advance, and perhaps even contact your visitor(s) beforehand to notify them of the plan for the evening and the topics likely to be raised.

## And finally...

We hope you enjoy using this resource and that it supports you supporting our Salvo Students. Your young people will continue to need your encouragement and friendship when they move on from your youth programme or corps into the big wide university world. We all have a part to play in preparing our students-to-be as well as possible for the choices and challenges they will face over the next few years. When they return home for their long holidays they may have questions, problems, hurts, triumphs, new opinions and maybe even a new boy/girlfriend! Our heart is that they also return with their head held high, confident in their ability to live a life at university that loves God and loves others!

### Further Resources

Salvo Students	A booklet written specifically for Salvation Army young people heading off to uni. Obtainable from ALOVE UK or your DYO.	<a href="http://www.salvationarmy.org.uk/alove">www.salvationarmy.org.uk/alove</a>
The Salvation Army website	(features a find-a-corps section)	<a href="http://www.salvationarmy.org.uk">www.salvationarmy.org.uk</a>
ALOVE UK		<a href="http://www.salvationarmy.org.uk/alove">www.salvationarmy.org.uk/alove</a>
UCCF	Loads of online resources including a student link-up service. -	<a href="http://www.ucf.org.uk">www.ucf.org.uk</a>
Fresh	A booklet which provides daily inspirations for new students covering everything from writing essays to writing home, from making friends to making the grade, from debt to dating.	<a href="http://freshspace.org">http://freshspace.org</a>
Freshspace	Bite-sized inspiration for new students.	<a href="http://freshspace.org">http://freshspace.org</a>
Fusion	Loads of online resources including a student link-up service.	<a href="http://www.fusion.uk.com">www.fusion.uk.com</a>
Christians In Sport	Student ministry aimed at university sportsmen and women.	<a href="http://www.christiansinsport.org.uk/">http://www.christiansinsport.org.uk/</a>
Navigators	Alternative student ministry working on some campuses.	<a href="http://www.navigators.co.uk/">http://www.navigators.co.uk/</a>
Findachurch	offers a comprehensive church search engine.	<a href="http://www.findachurch.org/">http://www.findachurch.org/</a>

Any questions regarding this resource, please contact ALOVE UK.



# The Menu

Aperitif

## One per session

The purpose of these introductory activities is to help your participants get to know each other and/or simply to feel relaxed in being with each other and ready for discussion. In later sessions this section can also be used for feeding back from any tasks your participants were actioning in the previous time period.

Starter

## One per session

Starter: For Introducing The Theme

Main Course

## Two / Three per session

Main Course: Questions For Discussion

Dessert

## As many as you wish

Prayer together should be a really important part of your sessions. This can take any form that you feel most appropriate for your participants, but should be related in some way to preparing for university.

Some ideas of things you may wish to pray for include:

- A-level exams (or the equivalent) – getting the right grades for uni
- Choosing the right university
- Financial issues, eg. tuition fees, loans
- Family situations that may hinder the individual's smooth process to uni
- Practical preparations
- University accommodation
- Spiritual strength to face the challenges to faith at uni
- Settling in quickly and making friends
- Finding a local church and Christian friends

Creative Prayer:

Prayer does not need to be sitting in a circle waiting in silence for someone to pray out loud! In the dessert section you will find some creative prayer ideas that you can incorporate into your discussion groups.

Coping with homesickness

Ability to cope with the academic work

What you pray for may be directed by the particular issues/struggles/processes that your participants are going through at that time, or may be prompted through your discussions in the group. For example, if you have spent some time discussing how to live as a Christian at uni, you may wish to take some time to pray for God's spiritual strength and anointing on each other to follow this through.





## Choose one from the following list per session

Aperitif

### Introductions

If your participants don't know each other; allow some time right at the beginning for introductions. Ask everyone to introduce themselves and explain where they are at in their university application process, their chosen university, and the courses they are applying for / will be studying.

### Ask everyone to state:

One thing they are looking forward to about going to uni  
One thing they may be concerned about  
The book/CD or DVD that will definitely be going with them  
Their favourite (or only) recipe that they can cook

### Marooned

Give people a minute or two to think about this question:  
If you were marooned on a deserted island, which three people would you want with you? (Or how about – if you were locked in your university bedroom for a week...!) They can be dead, alive, or imaginary. Ask participants to introduce themselves and share their choices with the group.

### Suitcase essential

Ask each participant to bring one essential item that they will be packing in their suitcase.  
Use these objects as people introduce themselves and say why they have chosen that object.

### Three words

Give your group a minute or two to choose three words they would use to describe themselves.  
Go around the group, ask participants to introduce themselves and share the three words that best describe them: eg, 'Hi, my name is Ash. I would describe myself as curious, kind, and annoying.' Allow questions for fun.

### Would You Rather

Have each person in turn answer one of the following questions giving reasons for their choice if they can. Feel free to add your own.

1. Would you rather tell your best friend a lie or your parents the truth?
2. Would you rather have supernatural hearing abilities or be able to see great distances?
3. Would you rather pay for parking or walk for 20 minutes?
4. Would you rather clean the communal toilet or do a week's worth of washing up?
5. Would you rather walk on the moon or visit the bottom of the ocean?
6. Would you rather have an 8.30am lecture or a 6.30pm lecture?
7. Would you rather eat plain pasta or plain rice?

Aperitif



Choose one from the following list per session

Starter

### Video clip

Watch the short video clip on the UCCF Freshers webpage  
<http://www.uccf.org.uk/freshers/>

### Expectations

Ask the participants to share their expectations of this discussion group. In addition ask them to add a bold prediction of the best possible outcome should their expectations be met. Ask them to be as specific as possible, and encourage silliness or fun if you want.

For example:

'Hi, my name is Deb, and I'm expecting to learn how to maintain my relationship with God whilst at uni, and my wildest expectation is that if I get to grips with it the whole university would discover Christianity for themselves!'

Debrief if you want to by stating the objectives of the group, review the list of expectations the group made, and explain whether or not, and why, if not, their expectations will or won't be covered.

Starter

### Videos on Freshspace:

Faith: What do students believe?

(<http://freshspace.org/blogs/freshspace/faith.html>)

Relationships: How to get involved in uni life

(<http://freshspace.org/blogs/freshspace/relationships.html>)

### More videos on Freshspace

Holiness: How are Christian students different?

(<http://freshspace.org/blogs/freshspace/holiness.html>)

Evangelism: What do students think about God?

(<http://freshspace.org/blogs/freshspace/evangelism.html>)



## Choose two or three from the following list per session

**Homecoming**

Salvo Students pages 3–4

Read pages 3–4 in the Salvo Students booklet. When you get to the appropriate part break off and read the stated Scripture passage, as follows: Luke 15:11–32 and Matthew 13:53–56. Emphasise the following statement from Salvo Students:

*'The prodigal returns, having spent and squandered the investment which has been made in him up until he leaves, forgetting the hard work which has gone in to teaching him good lessons and providing him with all the money he needs. Jesus on the other hand returns confident in his own calling, assured that he can justify, even to his tough audience, what he's been up to whilst he's been away.'*(SS2, 4)

**What** do you think the prodigal son was thinking/feeling when he left home. What did he take with him? How about when he returned?

**Discuss** the investments that have been made in you that have brought you to this point in your life where you are ready to go to university. How can you best honour those investments?

**Who** is investing financially into your university education (BE AWARE people may not want to discuss these finances) and how can you honour that commitment?

**What** kind of person do you want to be at the end of your first term / first year / degree course? How can you ensure that person is who you become? How do you think you could get knocked off course to becoming that person?

**Discuss** the following statement:

*'...the important thing is to remember that fundamentally your choices will define which kind of university experience you will have, and how high you will hold your head at your homecoming.'*(SS, 4)

**What** kind of choices do you think you will have to make at university? How will you know which is the right choice? Do you think there will be only one right choice in any given situation? What do you think would happen if you made a wrong choice

**The Greatest Commandment**

Salvo Students page 5

Read Matthew 22:35–40 and Salvo Students page 5 and discuss the following questions:

How is this Bible passage the 'only foolproof plan for university life'?

Can you think of other times in your life where you have found this to be the case?

How could you outwork 'loving God and others first' in the following scenarios:

**Your** first essay is due in a couple of days' time and you have not started work on it yet. A second-year student on the same course offers you his/her similar essay to copy. What do you do?

**At** the end of term you find that you are short of money, and there are two hefty text books (around £45 each) that you simply must have to study over the Christmas break. You remember signing up for a credit card at the beginning of term but everyone you spoke to at the time (parents, youth leaders) advised you not to use it. What do you do?

**You** are out at a pub one evening socialising with members of your course when they start giving you a hard time about not drinking alcohol or getting drunk. They are insisting that you join them in getting 'wasted'. What do you do?

**Your** housemate has run out of bread and milk (again) and asks to 'borrow' some of yours. Last time she/he 'borrowed' some food you never got repaid. What will you do?



## Myths

Salvo Students pages 9–12

Salvo Students lists four myths that people sometimes believe about university life:

- 'Everyone at university is skint.'
- 'Everyone at university gets drunk all the time.'
- 'Everyone is having sex all the time.'
- 'Your first year doesn't count.'

Ask participants to brainstorm together any other myths they may have heard said about university life (it might be worth getting people to write these down or have them on a flipchart or piece of paper).

Work through the list and discuss... cross off any that can easily be dismissed as simply not true. Discuss the others with the group.

**NB:** This discussion may highlight some pointers to discuss with your postgraduate / current student visitor(s) in the final session.

The topic of budgeting and money management may come up during your discussion of this section. You may wish to be prepared with notes from Appendix 2 and/or make yourself a note to come back to this subject in more detail at a later date.

## Holiness

A follow-on from Salvo Students pages 6–12

Read and discuss 1 Thessalonians 4:1–8 (given here in The Message translation) and the questions that follow:

One final word, friends. We ask you—urge is more like it—that you keep on doing what we told you to do to please God, not in a dogged religious plod, but in a living, spirited dance. You know the guidelines we laid out for you from the Master Jesus. God wants you to live a pure life. Keep yourselves from sexual promiscuity. Learn to appreciate and give dignity to your body, not abusing it, as is so common among those who know nothing of God. Don't run roughshod over the concerns of your brothers and sisters. Their concerns are God's concerns, and he will take care of them. We've warned you about this before. God hasn't invited us into a disorderly, unkempt life but into something holy and beautiful—as beautiful on the inside as the outside. If you disregard this advice, you're not offending your neighbours; you're rejecting God, who is making you a gift of his Holy Spirit.

In what ways does this passage urge us to be holy and why?

How can living a holy life be like a 'living, spirited dance'?

What difference does being a Christian really make to the way we live at university?

In what areas of our lives could we meet opposition to holiness whilst at university?

Have you set your own personal boundaries in each of these areas that we have just mentioned? Discuss these with the group if you feel comfortable to do so.

'Think about how you can best make sure that the right messages stay at the forefront of your mind.' (SS, 11)





## Finding A Church

Salvo Students pages 19–20

What priority do you give to 'finding a local church' and why? (If you did the exercise entitled your first week this will give you an actual number rating.)

Many students feel that the Christian Union can be their local church whilst they are at university – what do you think about this?

Will you be making the Salvation Army corps your first visit to a local church? Why or why not?

Look at the list of the important elements in a church on page 19 and 20 of Salvo Students. Which of these are important to you and why?

See also additional activity on researching churches in the local area on page 17 of Salvo Students.

## Your First Week

Salvo Students pages 13–18

Print / copy out the list found on page 11 of this booklet and give to each participant.

## Study

Salvo Students pages 21–22

*'It's important to find a way of offering up your academic study as worship to God' (SS, 21).*

*'Whatever you do, work at it with all your heart, as working for the Lord, not for men' (Colossians 3:23 NIV).*

Ask the participants to share with each other the courses they have chosen to study and why.

Ask: What is it that excites you about those particular areas of study? What do you hope to do after your course has finished?

Share one thing you are excited about and one thing you are nervous/concerned about with regards to your degree course.

How can your studies be 'worship to God'?

See also additional activity on learning styles on page 17 of Salvo Students.



## Friends and Relationships

Salvo Students pages 23–27

How easy/difficult do you find it to make friends and why?

How open-minded do you feel that you will be about the 'type' of person that you think you will want to make friends with... or not!?

As a group brainstorm different ways of making friends with other people.

Make a checklist of important things to consider before beginning a romantic relationship at university.

Consider your own personal boundaries in this area and share these with the group if you feel comfortable doing so.

## Faith

Salvo Students pages 28–30

- What are the three steps suggested by Salvo Students to prepare yourself and strengthen your faith before you attend university?
- What other things can you think of that could help?
- Why do you think Salvo Students likens going to university to becoming a missionary? How do you feel about this?

### Testing your faith

Split the participants into pairs. Person A is a Christian and person B is a non-Christian interested to find out more about Christianity and the beliefs of his/her new friend. Allow these two people to have a conversation together for a few minutes – then swap roles.

After this exercise discuss together as a large group any questions the participants found difficult to answer or topics difficult to explain.

How can you become more prepared in these areas?

(It may be useful to have some resources available for participants to study any issues in more depth, answers to tough questions etc, or make a note of any glaring lack of knowledge to come back to at later date.)

### Personal time with God

*'It is vital that you maintain a prayer life and Bible study time of your own... you need to know what works best for you, how and when you find praying easiest, and what you can do to make sure you are reading and learning from the Bible' (SS, 29).*

Discuss the above statement and have the group share with each other how they best maintain their personal walk with God.

You will find some more resources about prayer and Bible study in the June 2009 and February 2010 ALOVE cell notes which you may find helpful to use during this discussion. See the ALOVE UK website, Resources section.

### Personal support network

Ask participants to draw a diagram to illustrate their personal support network as described on page 29 in Salvo Students. Discuss.





## Choose one from the following list per session

Dessert

### Prayer Board

Create a prayer board out of a notice board or something similar. Make a note of individual prayer requests and keep up to date on these issues throughout the time that your group are meeting.

### Percussion Prayers

Try getting a whole load of percussion instruments and banging out some prayers!

### Prayer In A Hat

Ask everyone in the group to put their name on a piece of paper. Place the pieces of paper into a hat or another convenient container. Then pass the hat around the group and ask each participant to take out a piece of paper. Encourage them to pray for that person during the coming week. The following week repeat the exercise but make sure each person has a different name to pray for!

### Write A Prayer

Ask group members to write their own prayer on a particular theme and then take it turns to read it out.

### Read A Prayer

Read a prayer or a psalm out loud altogether.

### Draw/Doodle a Prayer

Put on some reflective music and give everyone pens and paper. State the theme of your prayers and then ask people to draw or doodle a prayer in quiet reflective manner. The group can share their drawings with each other at the end if they wish.

### North, South, East, West

Ask the group to face each of these directions in turn and then pray together in silence, or out loud, for any specific needs, personal, individual, local, national, global in that direction. Find out the locations of the universities your participants are going to and pray for them as you face in that direction. Bring a compass!

### Candle In The Dark

Ask the group to sit cross-legged in a circle on the floor. Darken the room and place a single lighted candle in the centre of the circle. Use the light as an inspiration for meditation and prayer. You could have several other tea-lights available for the young people to light their own candle and place it as an offering to God.

Dessert







*Drinks*

## Additional Activities

One per person

1. Ask the participants to look on the website of their chosen university, print out a list of all the student societies and highlight any that may interest them. You could review this in the following session by discussing some of the more unusual societies they have discovered and finding out why they are interested in the particular societies they have highlighted. What society would they like to start that is not yet in existence?!

(Hint: internet search for the university student union, rather than university home page, eg 'Swansea University Student Union' rather than 'Swansea University'.)

### Additional Activities

..... Societies

2. Ask the participants to research online and try to get a list of all the churches in the area in which they will be / wish to be going to university. This could be done in the time period before the discussion group in which you are looking at 'Finding A Church'. Participants could use their research to share how many churches they have discovered in their chosen university's local area and the range of denominations that are available. Did they find a Salvation Army corps?

..... Churches

3. Direct participants to the following website which is all about learning styles: [http://brainboxx.co.uk/a3\\_aspects/pages/VAK\\_quest.htm](http://brainboxx.co.uk/a3_aspects/pages/VAK_quest.htm) You could ask them to take the online quiz in the time period before the discussion group in which you will be looking at 'Study', and discuss the results. Participants can read/discuss how to get the best out of their learning style and how this could be applied to their university studies.

..... Learning

4. Ask the participants to read all the 'Things I Wish I'd Known' snippets in Salvo Students. Ask them to decide on their favourite one and share with the group!

..... Knowledge

5. Ask the participants to bring a small item one week that represents something to them about university life. It could be anything – a pen or textbook to represent studying, a wallet to represent financial concerns, an empty photo album to represent the potential of many friends as yet unmet... encourage the individuals to be as creative as possible. Have each person put the items they have brought in the middle of the room. All gather round the items. It is not important to know who brought which item. Take a few moments to look at all the items. Then one at a time, in no particular order, each person can pick up an item (it does not have to be their own) and explain to the group what they think that signifies about university life. Answers can be serious or humorous, but be as creative as possible in your responses!

..... Artifacts

6. Ask the participants to look at the UCCF webpage for freshers. They can share anything of interest that they noted at your next discussion group

..... Topics



## Example Session – Week One

### Aperitif

**Take some time** get to know your fellow Salvo students! Find out everyone's name, their chosen university, where they are at in the application process and the courses they are applying for / will be studying.

Ask everyone to state:

One thing they are looking forward to about going to uni

One thing they may be concerned about

The book/CD or DVD they will definitely be taking with them

Their favourite (or only) recipe that they can cook!

### Starter

**To introduce the theme** of these discussion groups – 'Starting university' – watch the short video clip on the UCCF Freshers webpage (<http://www.uccf.org.uk/freshers/>)

### Main Course

Homecoming

The Greatest Commandment

BREAK

Basics

### Dessert

**Prayer In A Hat activity:** Everyone takes the name of another group member home to pray with during the next week.

Ask participants to write a prayer to God stating the kind of university student that they would like to be... dedicating themselves afresh to living a godly lifestyle no matter what the cost. Ask everyone to read out their prayers.

Prayer Board: Make a note of any individual prayer requests on the prayer board – and pray for them!

### Drinks

**Ask participants** for next time to:

Read pages 9-18 of Salvo Students.

Look on the website of their chosen university and print out a list of all the student societies and highlight any that may interest them... bring the list with them next time.

Make or bring the list of things that they will be packing to take to university... bring the picture/list with them next time.

## Example Session – Week Two

### Aperitif

**Marooned** – Give people a minute or two to think about the following question: If you were locked in your university bedroom for a week, which three people would you want with you? They can be dead, alive, or imaginary. Ask participants to share their choices with the group.

Ask participants to share with the group any of the more unusual or creative items they are taking to university and why.

### Starter

Ask participants to look at the list of student **societies** they found from their chosen university. As a group brainstorm on to a large piece of flipchart paper some of the variety of societies... the weird, the exotic, the traditional, the expensive and the cheap... etc, etc! Ask the group members one or two of the groups that they fancy getting involved in and why. What society would they like to start that is not yet in existence?!

Watch one of the 'Meet The Freshers' YouTube episodes.

### Main Course

Myths

Holiness

BREAK

Your First Week

### Dessert

**Prayer In A Hat activity:** Swap the names around so everyone has another group member to pray for this week.

Prayer Board: Catch up on any of the prayer requests from last week and write up any new requests.

Light some candles and put on some reflective music. Consider what holiness is and what it means to be holy people. Each light a candle as our commitment to purity.

### Drinks

**Ask participants** for next time to:

Check out UCCF webpage – which has a whole section for freshers!

Research online and try to get a list of all the churches in the area in which they will be / wish to be going to university.

Read Salvo Students pages 19–20 and 28–30.



## Student Budgeting

Students and money can be a tricky combination. However, in this, as in all the areas we have so far been discussing, God must be first, as the following Scriptures (NIV) illustrate.

'Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you"' (**Hebrews 13:5**).

'And my God will meet all your needs according to his glorious riches in Christ Jesus' (**Philippians 4:19**).

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it!" (**Malachi 3:10**).

'For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs' (**1 Timothy 6:10**).

'In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: "It is more blessed to give than to receive"' (**Acts 20:35**).

In the following pages you will find some top tips on student budgeting and managing your money. You may not have time to read these now but do make sure you do as soon as possible. Getting prepared in your finances is one vital way of coping at university and of honouring God.

NB. One thing you will not see mentioned in any of these budget tips is generosity and giving! Don't forget this essential aspect of your finances!

A couple of exercises for you to try over the next week:

Work out how much a weekly food shop will cost you, either by going online or in the store.

Can you set a monthly or weekly budget for yourself assuming you have only £125 per week? What items would you prioritise/eliminate from your weekly outgoings?





## Budgeting Tips For Students

Here are some tips to keep in mind for the budgeting student. The costs of books, courses and accommodation can send the average budget through the roof, so attempting to keep money in your pocket as a student can be a challenge.

1. **Use the internet to communicate.** Technology is lending a hand with keeping up with family and friends on the internet. Students can communicate daily via email and worried mothers who may want to see their children's faces can do so via webcam or Skype. Check for free internet access, eg, libraries. (PS Occasionally write a real letter and post it – parents love them!)
2. **Think about a good mobile phone contract.** Free minutes, network-to-network plans or pay-as-you-go – all of these should be considered.
3. **Buy used.** A used book is a student's best friend. Students soon learn the astronomical price of books, but there's a simple solution: buy used. Lots of universities have a used book shop and they're usually the first to go to. There are other options online through websites like Amazon.
4. **Get a job.** These days it is unlikely for a student not to work. If you already have a part-time job with a national chain it may be possible to transfer to your new location. Be aware that your studies shouldn't suffer because of your job.
5. **Credit cards.** It's very tempting to sign up to the credit cards you'll be offered within your first few weeks at university. However, credit cards aren't a good idea and if you can, try not to have one. Some people find it reassuring to have a credit card in case of emergencies but if you know this will be too much of a temptation then it is best avoided.
6. **Find the student discounts.** Many cafés and restaurants in university towns offer student discounts, but discounts do not have to be specifically for food. There are discounts on travel, clothing, software and electronics. The fastest way to find these is to use a search engine and start researching.
7. **Find money-free fun.** There are always free events for students and often these will offer food. If you are a reader and want to read the latest magazine but don't have the money for a subscription, check the local or college library. Read the local newspaper to see what is going on in the area. Many would be surprised at all the events available for free.
8. **Shop for 'own brands' when grocery shopping.** Many 'own brand' foods are just as good as well-known brands so don't be afraid to try them. Some students even pool their resources and put grocery lists together to buy in bulk and save money.
9. **Go to charity shops.** Charity shops, better known as second-hand shops, are great for getting clothing and furniture at a lower cost (you can even find some vintage if you look hard enough).
10. **Know your vices.** Whether it's a Starbucks coffee, new shoes or Xbox games, there's something that all of us like to treat ourselves to, and this is absolutely fine – but try and keep a handle on those little luxuries.



Adapted from <http://www.mademan.com/mm/10-budgeting-tips-students.html>



## How To Manage Your Money

Learning to manage your money whilst at university or college is an essential skill to have now and in the future. There are more costs than just tuition fees and accommodation, like food (if you're not living in catered halls), travel costs, insurance, course requirements (books, equipment etc), bills and leisure activities. Make sure you know what you will need, how much it will be, and how you will pay for it.

### Step 1: **Income**

The first thing you need to do is add up your income:

- student loan
- any grant or bursary you are entitled to
- sponsorship, if eligible
- scholarship, if eligible
- parental/guardian contributions
- income from a job
- savings

### Step 2: **Outgoings**

Add up all the essential costs:

- tuition fees
- rent
- travel
- contents insurance
- car bills
- credit card payments
- utility bills, eg, water, gas, electricity, if applicable
- phone bills
- TV licence
- food and drink

### Step 3: **Other costs**

Take away your essential costs from your income so can see how much you have left over for other costs, such as:

- course books/equipment
- household goods
- clothes/shoes
- toiletries
- music/films
- social activities.

There will be other costs that will depend on your circumstances. Certain costs in Step 3 are more important than others, so take this into account when you are deciding what to buy.

Be aware of...

Cash machines: some cash machines will charge you £1.50 for the privilege of withdrawing your own money from your bank account.

Burglaries: students run a high risk of burglary, so insuring your property is a must. You can choose what you wish to cover and the cost depends on where you are living and what you insure.

Taken from the UCAS website: [http://www.ucas.com/students/startinguni/managing\\_money/budgeting/](http://www.ucas.com/students/startinguni/managing_money/budgeting/)



Adapted from <http://www.mademan.com/mm/10-budgeting-tips-students.html>

## Some Facts and Figures

To get an idea of how much students spend whilst they are at university, a survey was carried out on first- and second-year students studying at Cardiff University. The following costs relate to the average student:

Expenditure Per Month	University Accomodation (£)	Living At Home
rent	270	-
food	150	90
toiletries/laundry etc	15	8
books/copying etc	11.63	-
travel	39	39
telephone	30	-
social/leisure	25	15
clothes	120	120
<b>Total (£ per month)</b>	<b>685.63</b>	<b>297</b>



Figures updated March 2010 <http://www.cardiff.ac.uk/simplyparents/lifeatcardiff/cost/index.html>

## Your First Week

Salvo Students pages 13–18

Print / copy out the following list and give to each participant.

What Is Important To You In Your First Week?

Write 1 beside those with a top priority, 2 beside with those with a medium priority, 3 beside those that could wait for a couple of weeks, 4 for very low priority. And cross out any that you feel you just simply wouldn't prioritise at all.

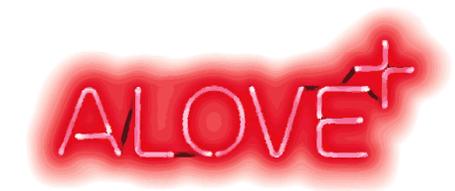
- |  |  |
|--|--|
| <input type="checkbox"/> Look up the CU  | <input type="checkbox"/> Fill my food cupboards                                  |
| <input type="checkbox"/> Visit the SU bar  | <input type="checkbox"/> Check out the local pubs                                |
| <input type="checkbox"/> Register for my courses and get my timetable.                                       | <input type="checkbox"/> Identify a potential boy/girlfriend                     |
| <input type="checkbox"/> Spend time with my house/corridor mates   | <input type="checkbox"/> Phone home every night to reassure my anxious parent(s) |
| <input type="checkbox"/> Check out all the local nightclubs  | <input type="checkbox"/> Get my laptop/PC and internet access up and running     |
| <input type="checkbox"/> Find out about the local churches and decide which one to go to on the first Sunday | <input type="checkbox"/> Get my NUS card   |
| <input type="checkbox"/> Sign up for the societies I want to be involved in                                  | <input type="checkbox"/> Decide which freshers' events I want to attend          |
| <input type="checkbox"/> Sign up for a credit card   | <input type="checkbox"/> Go to all freshers' events                              |
| <input type="checkbox"/> Pay my first month's/week's rent  | <input type="checkbox"/> Find some Christian friends                             |
| <input type="checkbox"/> Buy all the text books on my reading lists  | <input type="checkbox"/> Try out my cooking skills on a new friend               |
| <input type="checkbox"/> Check out the uni library   | <input type="checkbox"/> Find all my lecture rooms                               |
| <input type="checkbox"/> Get credit on my mobile phone   | <input type="checkbox"/> Buy a pot plant   |
| <input type="checkbox"/> Unpack and make my room feel like home  |  |

The topic of budgeting and money management may come up during your discussion of this section as you refer to page 17 of Salvo Students. You may wish to be prepared with notes from Appendix 2 and/or make yourself a note to come back to this subject in more detail at a later date





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