

Are you worried about being or getting into debt?

Here is how we can help you...

Dealing with money problems can be worrying and stressful. If you are worried about getting into debt or have outstanding debt, it is important not to ignore it. There are many sources of support available to you, both on and off campus. They will be able to assist you by providing free information, help and guidance specific to your situation.



Support available on campus

Student Financial Support Team

A drop-in service is run every Monday, Wednesday, and Friday 09:30–12:00 during term time.

Appointments are available outside of these times on request.

You can contact the Student Financial Support Team on **studentfunding@reading.ac.uk** or telephone **0118 378 5555** or visit our 'Money Matters' Essentials webpage **reading.ac.uk/money**.

All support is free and confidential.

Reading University Students' Union (RUSU) Advice Service

A drop-in service is also run every Monday, Tuesday, Thursday and Friday 11:00–13:30 and Wednesday 14:00–16:30 during term time.

Appointments are available outside of drop-in times on request.

Telephone consultations are also available on request.

You can contact the RUSU Advice Service on **advice@rusu.co.uk**, or telephone **0118 378 4100** or visit their specific Money Advice Service webpage, **rusu.co.uk/advice/money**.

The Advice Service is independent from the University, and advice is free and confidential.

Student Credit Control

A drop-in service runs 09:30–15:00 every Thursday in the Carrington Building.

If you are unable to pay either your tuition or accommodation fees, please inform Student Credit Control in the first instance. You can contact them on **studentcreditcontrol@reading.ac.uk** or **0118 378 4244**.

If you are unable to attend a drop-in, appointments are available by request every Tuesday. Please book via email or phone. You are welcome to ask a friend/representative or parent to accompany you to the meeting.

External support agencies

Citizens Advice

Full support and information about the services offered by Citizens Advice can be found on their website citizensadvice.org.uk More information about the specific advice they offer with regards to debt can be found on their website via the following link citizensadvice.org.uk/debt-and-money.

You can also contact the local branch in Reading for further advice and support, including a drop-in and appointment service. Visit rcab.org.uk or call **03444 111 306**.

The Money Advice Service

The Money Advice Service offer free and independent advice delivered through their website moneyadviceservice.org.uk and telephone service **0800 138 7777** (free phone number).

StepChange

StepChange are a charity who offer free debt advice with a solution focused approach.

More information can be found on their website stepchange.org or you can telephone them on **0800 138 1111**.

Debt Remedy

This is a service offered through the charity StepChange whereby you can seek debt advice and support using their online tool Debt Remedy stepchange.org/Debtremedy.

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The Money Charity

The Money Charity is the UK's Financial Capability Charity. They provide help, support and information to help people make the most of their money through a proactive approach to money management and financial capability.

More information can be found on their website **themoneycharity.org.uk**.

National Debtline

A national charity providing free, impartial and confidential debt advice via online services and telephone enquiries.

More information can be found on their website **nationaldebtline.org** or by telephoning **0808 808 4000**. A webchat service is also available.

National Union of Students (NUS)

NUS provide a range of services for students including information and advice.

Information can be accessed online via on their website **nus.org.uk**.

Specific information about student money matters and funding can be found via the following web link **nus.org.uk/en/advice**.

i For more information, please contact:

Student Financial Support Team

Located in the Carrington Building

studentfunding@reading.ac.uk

Tel (0118) 378 5555

@UniRdg_Money

reading.ac.uk/money