

# Other sources to tap

In this chapter we investigate all the other legitimate sources of finance you could tap to raise extra cash, and how to set about approaching them. They include trusts, charitable awards, scholarships, grants, bursaries (from sources other than Student Finance England your local authority or university) and competitions.

The topics covered in this chapter are:

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## Other sources of finance: a reality or a vain hope?

You'd be right to be a little sceptical. If there were a prodigious number of organisations all eager to hand out money to students, you wouldn't have seen so many student demonstrations called to highlight their financial plight or stories in the press about the difficulties students face. But there are a surprising number of educational charities, trust funds and foundations, professional bodies, and benevolent funds in this country that offer financial help to students. This may take the form of a scholarship or charitable award. One directory of grant-making trusts we consulted listed over 1,500 organisations under the broad heading of Education. But before you get too excited and think you've found the route to a crock of gold, be aware that when you start sifting through the many restrictions which trusts generally have to abide by, you soon realise there are relatively few – if any – that could meet your exact needs.

## What is a scholarship?

Scholarships differ from sponsorships in that they provide money while you study, but without the industrial training. They can, of course, be for a specific purpose, such as travel, to fund some special area of research or possibly to study abroad. They are usually, though not always, given by an institution – this could be your university, a professional institute or a charitable trust – rather than by individual companies.

### It's a fact



#### Who gives bursaries and scholarships?

Charitable trusts, universities and colleges, professional bodies and institutions.

#### How much?

From £12 to £4,000 and everything in between.

#### What is the success rate?

Low.

Competition is keen. Awards can be made on grounds of academic achievement or need. Whatever the criteria, they are not going to come your way without considerable effort and often disappointment, so be prepared. Nobody gives money away easily.

#### How does a scholarship differ from a bursary?

It doesn't, really. Look up 'scholarship' in the dictionary and you'll find the definition is: 'award of money towards education'. Look up 'bursary' and it says, 'scholarship or grant

awarded to students'. Sometimes a bursary is awarded if you meet certain criteria – for example, bursaries are given to low-income students under the funding arrangements – for English students see Chapter 2, for all other students, including nurses/midwives, for whom the bursary isn't means tested, see Chapter 4. To win a scholarship there is more likely to be an element of achievement (for example academic, musical or sporting).

### What is a charitable award?

The difference between a scholarship and a charitable award is, again, very indistinct, and you could say there is no difference at all, as charitable awards can often be scholarships. Charitable awards are always paid out by a charitable organisation, which must abide by the terms and conditions of the original endowment. So, however good and reasonable your case may be, if the money has to be paid out to a student from Gloucester studying chemistry, it is no good being an arts student from Leeds, or even Gloucester. To claim an award, both you and your financial predicament must fit the charity's help profile.

### What kind of awards are available?

Often the payments are small – to buy books or equipment – but they can be quite substantial and cover fees or maintenance. So the amount of money available could range from a few hundred pounds to a few thousand. They can be one-off payments, or given each year for the duration of your course.

### Who gives scholarships and charitable awards?

Universities, schools, trust funds, professional institutions.

## Finding out about scholarships and charitable awards

### Can my school help me?

Yes. Most schools will have a list of local charities that offer help to students. The fact that you have been to the school could be a condition of receiving a grant. Also try your primary school. It is a good idea to find out if such scholarships, grants and charitable awards are available before you send off your

UCAS application, as these sometimes stipulate a certain higher education establishment.

## Can my local authority help?

Your local authority should have details of any local charities offering help to students in higher education. Also try the following.

- ▶ The Welsh Assembly, which offers bursaries to Welsh-born students attending Welsh universities.
- ▶ The Carnegie Trust for the Universities of Scotland, which provides financial assistance to students of Scottish birth or who have at least one parent born in Scotland or who have completed at least three years' secondary education in Scotland, and who want to attend a Scottish university to study for a first degree. They also offer vacation scholarships to enable undergraduates at Scottish universities to undertake a research project during the long vacation. Scholarships are also given to graduates from Scottish universities with a first-class honours degree for three years' postgraduate research at a university in the UK, usually in Scotland. Contact Carnegie Trust for the Universities of Scotland, Andrew Carnegie House, Pittencrief Street, Dunfermline, Fife KY12 8AW. Tel: 01383 724990. Fax: 01383 749799. Email: [jgray@carnegie-trust.org](mailto:jgray@carnegie-trust.org). Website: [www.carnegie-trust.org](http://www.carnegie-trust.org).
- ▶ The Student Awards Agency for Scotland, which maintains a Register of Educational Endowments on Scottish trusts, many of which are local and open only to Scottish-born students who want to attend Scottish universities and colleges. The agency will search the register on behalf of any student who submits an enquiry form. Forms are available from the Student Awards Agency for Scotland, Gyleview House, 3 Redheughs Rigg, Edinburgh EH12 9HH. Tel: 0845 111 1711. Email: [www.saas.gov.uk/contact.htm](http://www.saas.gov.uk/contact.htm).
- ▶ See also 'What to read', page 215, for directories and registers on trusts.

## Check out your parents' employers!

Or at least get your parents to. A surprising number of companies and large employers have special trusts set up to help with the education of their employees' or past employees' children. Typical examples are:

- ▶ the National Police Fund, which helps the children of people who are serving in or have served in the police force
- ▶ the Royal Medical Benevolent Fund, which helps the children of medical graduates, and the Dain Fund Charities Committee (contact the BMA), which helps the children of registered members of the medical profession
- ▶ the Royal Pinner School Foundation, which helps the children of sales representatives.

## Do universities and colleges give scholarships?

Some higher education institutions are endowed by generous benefactors and can award scholarships and bursaries to selected students who meet the required criteria. Usually an institution will have a very mixed bag of awards, which bears very little relation to its academic strengths and interests. Most establishments don't give many awards, and competition in the past has been keen. But with the advent of top-up fees, universities are having to provide bursaries for students to offset the high cost of university education (see page 49). Many of the university scholarships on offer have a subject or location condition attached, which does considerably limit those eligible to apply.

*University Scholarships, Awards and Bursaries* (published by Trotman) supplies full information on the bursaries universities give, especially to students from low-income families, and lists over 100 institutions offering scholarships or awards. These are largely for people studying specific subjects, or are travel awards. Subjects range from the more usual (engineering, history, geography, languages, law, the sciences) to the distinctly unusual, such as cultural criticism studies, paper science, rural studies, retail studies, leisure, town planning, textiles – and a whole lot in between.

Sports scholarships and bursaries are increasingly commonly available. These cover areas such as rugby, cricket, netball and even golf. A sports scholarship is a boon for any student who plays in a national team and needs to take time out and coaching to train for an international/world cup series. You can be studying any subject to get a sports scholarship.

A number of universities and colleges give music or choral awards. Many of these are old foundations, and the award may include a commitment to take part in services in the college chapel or local church or cathedral. Then there are awards with geographical restrictions. For example, students at Bangor University might get an award of £300 if they live in Criccieth or, better still, £1,500 if they were born in one of the counties of Anglesey, Conwy or Gwynedd; and Exeter University students whose parents have resided in Devon for at least three years could be in line for a scholarship ranging from £12 to £80 p.a.

Your university may also give travel awards to undertake special projects during the vacation, for certain subjects. Ask your university for details of possible awards, and check their prospectus/website (see also *University Scholarships, Awards and Bursaries*, published by Trotman). For English universities try <http://bursarymap.direct.gov.uk>.

## Are there awards for foreign students?

Yes. Overseas students are eligible to apply for many of the awards offered by universities. In some universities there are awards specifically for foreign students. For example, engineering and applied science at Aston (£1,500–£3,000), law at City University (£1,500 approx.) and a number of scholarships for students from Japan, Malaysia, Singapore, Thailand and the USA at Edinburgh. For further information contact the British Council or British Embassy in your own country, the British Council in the UK ([www.britishcouncil.org](http://www.britishcouncil.org)) or the university where you will be studying.

## How much would a college scholarship be worth?

Awards vary tremendously: some are given annually for the length of the course, others are a one-off payment. The highest award we found for undergraduates was £5,000, while the lowest we found, at Exeter, was £12 – this is because the foundation was made in the nineteenth century, when £12 was a lot of money, and its status cannot be changed.

### Thrift Tips



*'Student tutoring for GCSEs and A levels pays extremely well.'*  
3rd year Medicine student, Oxford

*'Borrow from your parents: they are interest-free loans.'*  
3rd year Applied Psychology student, Liverpool John Moores

*'Get the free overdraft and put it in a high-interest account, bond or ISA.'*  
Business Studies student, Staffordshire

## How would I go about getting a college scholarship?

Scholarship distribution methods differ from institution to institution and, of course, according to the terms of the foundation. Aberystwyth, for example, holds formal examinations during February, which can be taken at the student's own school or college. It gives some 300 Entrance Scholarships and Merit Awards annually worth between £1,000 and £1,200 a year. Music bursaries (£400) are also available to experienced players of orchestral instruments who can make an active contribution to the university's wide range of orchestras and bands. Closing date for applications for these is mid-April.

The ancient Scottish universities all offer a range of bursaries. Those at Glasgow are awarded once students have begun their courses. However, at Aberdeen, Edinburgh and St Andrews, bursaries are available to entrants. Traditionally, awards were made on the basis of exam performance, but at Aberdeen and Edinburgh, in particular, the bursary schemes have developed to include a significant number of awards which take into account applicants' financial and personal circumstances. Application forms are available from the universities concerned; increasingly, bursary information and application forms can be found on university websites. Most of these scholarships are worth £1,000 for each year of degree study (in total, £4,000 for a Scottish Honours degree or £5,000 for a degree in clinical medicine).

First look at the college prospectus or its website – it should either list the awards available, or give you an address to write to for details. This should be done early in the autumn term of your final school year and before or about the time you are filling in your UCAS form. Obviously at this stage you do not know which university you are likely to go to, and any exam can be held early in the academic year, before you have made your final decision.

### It's a fact



Remember, scholarships and bursaries are not necessarily for students from low-income families and are totally different from those offered by universities now that top-up fees have been introduced.

## Professional institutions

### Do professional institutions give scholarships?

Some do, some don't. The engineering institutions are among the most generous. Awards are made to students studying accredited degree courses.

#### Institution of Engineering and Technology (IET)

Michael Faraday House, Six Hills Way, Stevenage, Hertfordshire SG1 2AY. Email: [awards@theiet.org](mailto:awards@theiet.org). Through its scholarships and awards the IET promotes engineering as a career, rewards achievement and assists with postgraduate research. In 2009, the IET will award a number of scholarships of £1,000 per annum for the duration of an IET-accredited MEng degree course. There are also grants of £1,000 (one year only) available for final-year undergraduate students. For postgraduates there are scholarships ranging from £1,250 to £10,000. To find out more, go to [www.theiet.org/ambition](http://www.theiet.org/ambition). See also information on sponsorship through the Power Academy, page 180.

### Institution of Civil Engineers (ICE)

One Great George Street, Westminster, London SW1P 3AA. Tel: 020 7665 2193; email: [quest.awards@ice.org.uk](mailto:quest.awards@ice.org.uk); website: [www.ice.org.uk/quest](http://www.ice.org.uk/quest). The Queen's Jubilee Scholarship Trust (QUEST) aims to award around 100 scholarships each year to students intending to achieve Chartered, Incorporated or Technician Membership of ICE by embarking on a JBM-accredited course at university. The awards are up to the value of £3,000 per year for the duration of the course, to a maximum total value of £12,000 for one undergraduate course of study. Most QUEST awards are now provided in partnership with top engineering and construction companies that provide summer work placements and possible graduate employment. Students are also provided with mentors, who can give them a head start on the path to becoming professionally qualified.

### Institution of Mechanical Engineers (IMechE)

Prizes and Awards Department, ASK House, Northgate Avenue, Bury St Edmunds, Suffolk IP32 6BB. Tel: 01284 717887 or 717882. The institution gives 30 undergraduate scholarship awards of £1,000 p.a. for a maximum of four years (students must be or become an affiliate member of the Institution and have a place on an IMechE-accredited degree course); two Postgraduate Research Scholarships valued at £6,500 p.a., two Postgraduate Master's Scholarships valued at £6,500; 20 awards of up to £750 for students studying or taking a work placement overseas; three awards of up to £1,000 for overseas voluntary or project work; 10 hardship awards of up to £1,000 for students on IMechE-accredited degree courses; around 20 postgraduate awards of up to £1,000 for advanced study, research programmes, hardship or overseas projects; and additional funds available for original research in the science or practice of mechanical engineering. They also handle the awarding of up to 10 Whitworth Scholarships for undergraduate degree-level courses (including MEng and MSc) valued at £4,500 p.a. (full-time study) and £3,000 p.a. (part-time study). These scholarships are for outstanding engineers who have served at least a two-year 'hands-on' engineering apprenticeship before commencing their undergraduate studies. (See 'How I got a Whitworth Scholarship', on the next page.) Whitworth Senior Scholarships of £7,500 are also awarded to postgraduate students who go on to study for a PhD or EngD. Whitworth Scholarships are open to engineers of any discipline, not just mechanical engineers. Applicants must be British, Commonwealth or European Union citizens normally resident in the UK for at least three years prior to commencing their degree-level course.

### Institute of Marine Engineering, Science and Technology (IMarEST)

80 Coleman Street, London EC2R 5BJ. Tel: 020 7382 2600. Up to seven scholarships of £1,000 are awarded each year to undergraduate students attending approved accredited courses leading to registration for Chartered



status – Chartered Engineer (CEng), Chartered Marine Scientist (CMarSci) or Chartered Marine Technologist (CMarTech) – who demonstrate a commitment to maritime engineering, marine science or marine technology by spending at least two years in the industry or in study. The institute also offers awards to postgraduates through the Stanley Gray Fellowship scheme and prizes to students through various industry schemes. More information at [www.imarest.org](http://www.imarest.org).

## How Paul got a Whitworth Scholarship



Paul Tuohy left school at 16 with a clutch of 11 GCSEs and then started to study for his A levels. But illness meant that he would have to repeat a year and he decided to begin a Modern Apprenticeship instead. Having scored excellent marks in a BTEC ONC and HNC through day release, he wanted to continue studying. This is his story.

'I liked to learn something new, I had the study bug; so when the personnel officer at the company where I was working said the firm would sponsor me if I wanted to take a degree part time, I jumped at the chance. However, there was one proviso: I needed the permission of my boss, the chief engineer. It seemed like just a formality, but to my horror he said categorically "No!" I could not believe it. Nor could anyone else. A few months later I left the company.

'To be honest, he probably did me a favour. I decided to study for a degree anyway, but to do it full time. It was to be a BEng (Hons) in Mechatronics with Industrial Experience. Fortunately I lived in Manchester and the course being offered at Manchester University was much better than the part-time course I had considered. Even though I had no A levels, the university said they would give me a chance. "You may struggle with the maths," they said, and they were right, but other topics came more easily and I was prepared to work hard.

'I was used to having plenty of money to spend – I'd been on a salary of over £20,000 – and wondered how I would cope as a student. I had some

money saved. I took out a student loan. My parents said I could live at home free while I studied and I bought a bicycle to save on travel fares.

'In my first semester my results averaged 76%. In my second semester I did even better, and with an average of 81% was awarded the Mechatronic Student of the Year Prize. It was then that our Industrial Liaison Manager, Eddie Welch, suggested I should apply for a Sir Joseph Whitworth Scholarship given by the Institution of Mechanical Engineers (IMechE).

'There were around 40 applicants that year and only 10 scholarships to be awarded. Having filled in an application form, I attended an interview with a panel of some five lecturers and engineers down at the IMechE in London. It was tough. Two days later they phoned to say I had been awarded a scholarship valued at £3,000 a year. That certainly helped with my finances.

'The next year I spent in industry, at Rolls-Royce. When I returned to uni for my final year I received another award under the Whitworth Scholarship scheme – this time £4,000.'

Paul graduated with a first class honours degree in mechatronic engineering. As a Whitworth Scholar he can put the prestigious letters BEng WhSch after his name. He is now doing a PhD at Manchester, in the development of a new type of marine propulsion engine, in collaboration with Rolls-Royce, and receives a £12,940 stipend to live on. In addition he has been awarded a Whitworth Senior Scholarship which this year amounts to £7,500.

## Charities and trusts

### Which charities and trusts give help to students?

You may be surprised to learn that it would take a book several times the size of this one to list them all. For example, the *Educational Grants Directory* (see the book list at the end of this chapter) lists more than 1,600 charities that between them give away more than £60 million a year – and this is by no means an exhaustive list.

But before you get too excited, most charities have restrictions on how much they can give away, to whom and for what reasons. Also, most charities and trusts will only consider you after you have exhausted all the more conventional avenues such as loans and Access funds.

Trusts and charities fall largely into four major groups.

- ▶ **Need** – e.g. charities for people with disabilities. Well-known organisations such as the RNIB (Royal National Institute of Blind People) and the RNID (Royal National Institute for Deaf People) fall into this category, along with less familiar organisations such as the Shaftesbury Society and Scope.
- ▶ **Subject** – charities that will give help to students studying certain subjects. For example, the Company of Actuaries Charitable Trust Fund helps those studying to be actuaries; the Chartered Surveyors Company Charitable Trust and Mr Sidney A. Smith's Fund help those studying surveying; the Honourable Society of Gray's Inn is just one of a number of charities helping would-be lawyers; and there are quite a few charitable organisations set up to help those studying medicine, for example the Charity of Miss Alice Gertrude Hewitt, which helps some 40 students aged under 25.
- ▶ **Parents' occupation** – this can be a great source of additional income. If one of your parents is an airline pilot, artist, banker, barrister, in the clergy, coalminer, gardener, in the precious metals industry – you name it, there could be some help. Some trusts stipulate that your parent should be dead, but fortunately not all.
- ▶ **Geographical location** – where you study and also where you live can really make a difference. Take, for example, the lucky students living in the parishes of Patrington and Rimswell in East Yorkshire, in Oadby in the Midlands or in Yeovil in Somerset – they could be in line for help towards books, fees, living expenses or travel abroad. There are literally hundreds of these trusts covering many areas of the country. It has to be said that pay-outs can be small – under £100 – but they can be substantially more – say £1,000.

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*'My income was extremely low, so I applied for as many bursaries (in and outside college) as possible. The effort paid off: I got a bursary from college for around £2,000 and another from a company trust of £1,000.'*

1st year Law student, Cambridge

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### What sort of help do trusts give?

Help with fees, maintenance, books, equipment, travel either to and from your college or abroad, special sports activities, child-minding and special projects. They all vary in what they will offer, and to whom.

**advice note**

Before making an application to a charity, it is important to be clear in your own mind exactly what kind of student they are likely to help, and what kind of financial assistance you are after, otherwise you could be wasting both your time and theirs.

**Is there anybody who could advise me on applying to charitable trusts?**

EGAS (the Education Grants Advisory Service), which is part of Family Action, is an independent organisation that offers a range of services providing information on funding for those in post-16 education in England. EGAS specialises in funding from charitable trusts and maintains a database of trusts and charities that assist students. You will need to insert your information into their online database, which will then match you to the charities and trusts that are most likely to help you. The criteria

for eligibility are set by the individual trusts and charities or by the people who bequeathed the legacy, not EGAS, and these are extremely diverse. Trusts can seldom help in an immediate financial crisis. The more time you have to raise the funds, the more likely you are to succeed.

To find out more and carry out your own search of trusts, the quickest route is to visit Family Action's website: [www.family-action.org.uk](http://www.family-action.org.uk). Alternatively, you can request that a search is carried out for you by downloading a questionnaire from Family Action's website or sending a large stamped addressed envelope to EGAS, 501–505 Kingsland Road, London E8 4AU, requesting a questionnaire. Please note, however, that it can take up to six weeks to receive an initial response, so wherever possible, students are encouraged to carry out their own search online.

For further assistance you can phone the EGAS helpline on 020 7241 7459, open Tuesday, Wednesday and Thursday 2–4p.m.

**Can EGAS help overseas students and those wanting to study abroad?**

It is very difficult to find trusts willing to fund overseas students who are already studying in the UK, and EGAS cannot assist students wishing to study outside the UK. However, there are trusts that give funding for travel, and these should be contacted directly. See the booklist at the end of this chapter for help if you would like to winkle them out.

**What are my chances of hitting the jackpot?**

Your chances are slim, though the odds are certainly better than the likelihood of winning the national lottery. Competition is fierce. Last year EGAS received

around 4,650 written applications, and its website expects to receive over 148,000 visitors with some 27,000 people completing a search.

Family Action administers over 30 educational trusts, providing small grants principally to families and individuals on low incomes, particularly those living on benefits. Applicants must be studying at a college or university affiliated to EGAS, unless they are a serving prisoner. Funds are not available for: items already covered by statutory funding; private school fees; and repayment of loans.

Last year Family Action gave some 1,700 grants totalling around £318,000 to HE and FE students. However, any funding it does offer is usually small, around £150, for something specific like books, equipment or travel. It handles about 350 grant applications a month and most grants are given to help students in their final year. Typical examples of why money might be given are:

- ▶ for books or equipment
- ▶ if a parent is suddenly made redundant and can't continue to finance your college course fees
- ▶ to a student who has been paying their way through part-time work but feels they need to give up their job to concentrate on that final two-month push.

Additionally, Family Action delivers the Horizons Education Fund. Funded by Barclaycard, this fund aims to support lone parents who have the motivation, determination and ability to improve their employment prospects. The fund operates until summer 2011. Further details can be found at [www.family-action.org.uk](http://www.family-action.org.uk).

The EGAS website also includes a 'Guide to Student Funding', which has information on HE and FE funding throughout the UK, and the implications of student funding on benefits.

### It's a fact



**The last word:** be realistic when contacting EGAS. Don't expect miracles – they can rarely be worked.

## Is there any other way to find out about charities and trusts?

Search the net. The web has a fund of information on sources for finding charities and trusts. Type 'educational grants charities and trusts' into your favourite search engine and follow the leads. Sites such as [www.hero.ac.uk](http://www.hero.ac.uk) and [www.londonmet.ac.uk](http://www.londonmet.ac.uk) should come up for a start. Refugees could strike lucky if they log onto [www.lasa.org.uk](http://www.lasa.org.uk). [careersadvice.direct.gov.uk](http://careersadvice.direct.gov.uk) is another helpful site.

One really excellent site is Hotcourses. Go to [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk), where you'll find an extensive database so you can find out just what's available and, more important, whether you are eligible for an award.

### **When should I contact a trust?**

Most trusts have an application deadline. This is usually given along with the general information in the trusts and grants directories. Check out each entry carefully; they are all different. Trusts are not the answer for a fast financial fix. Like all bodies, they tend to move exceedingly slowly. Your case will be scrutinised along with many others, so it could be months before you get an answer.

### **Could I get through higher education funded only by a charitable trust?**

It could be done, but don't depend on it. Many charities won't consider you until you have tried all the usual channels available to students, and they do tend to give help towards the end of a course, rather than at the beginning.

### **If I get help from a charity, will it affect my loan and fees?**

It shouldn't. Charitable awards, scholarships and sponsorships are not generally taken into consideration when calculating your grant and loan package.

### **Can I apply to more than one charity?**

Yes, but blanket application is not advisable. Limit your applications to organisations that are really likely to give you funds.

### **How do I go about applying to a charity?**

There are no set rules. What one charitable trust wants, another doesn't. Here is the usual procedure.

- ▶ Put together a list of suitable charities by consulting either EGAS or the directories in the library.
- ▶ Find out exactly what each charity is offering and whether you meet their criteria. Check if there is a final entry date for applications.

- ▶ Write a brief note to selected charities, explaining your need and asking for an application form.
- ▶ Fill in the application form. Make sure answers are clear, concise and truthful. You may be questioned on them later. Bear the trust's criteria in mind.
- ▶ Photocopy the completed form before you send it back.
- ▶ Wait patiently. These things can take many weeks to process.

### Do students actually get help?

*'As an engineering student I needed a computer, but couldn't afford one. Were there any charities that could help? I searched around, and discovered the Earl's Colne Educational Trust, which assisted students living within 10 miles of Earl's Colne in Essex. I lived in Halstead, just within the limits – it was worth a try. I wrote to them explaining my needs; they sent me a form; I filled it in; I waited; I went for an interview. The result: £500 – easy money. It cost just two sides of A4!'*

Jonathan, when studying Electronic Engineering at Loughborough University

### Are the 'givers' cutting back because of the credit crunch?

Two of the professional institutions featured in this chapter certainly had to trim their offer to students, by reducing the number of scholarships/bursaries given, and in some cases the amount they can give. The reason given, certainly by the IET, was the reduction in income from investments because of the economic downturn. The chief executive of Family Action (of which EGAS is a part) also said that the number of educational grants that they can make was being affected by the low income from their investments. While we haven't checked with the many hundreds of charities and trusts that offer educational help to students, it is fair to assume their income and therefore their ability to help has been hit. So it's not so much that the 'givers' are cutting back; more that they don't have the money to give – and just when students need it most.

## Competitions

### Are they worth it?

The world is full of competition addicts. There are magazines devoted solely to the topic, steering readers to the next give-away bonanza. Whole families eat crazy diets just to get the labels off the right tins and jars. People do win

– holidays in exotic places, new cars, toasters, DVD players, washing machines and cuddly toys. It's always worth having a go, if it only means the cost of a stamp and perhaps writing a catchy slogan. However, competitions cannot be seen as a serious means of raising finance.

If it's a competition set by your university with prizes for excellence, in a subject area you know well, you're in with a real chance, and winning could be a useful addition to your CV.

A little icing on the cake is the best you can hope for, and even that is a long shot. But don't dismiss competitions altogether. If it's a competition aimed specifically at students, it very often involves writing an essay. Students, being the overworked (or lazy?) lot they are, tend to give them a miss, so the number of entries can be low. All the more reason to give it a try. How does this grab you?

### **Win £700**

All you have to do is write a 900-word essay about your industrial placement and you could win £700. The winner this year is Tim Chapman from University of Kent who wrote about his placement at BAE Systems in Rochester. Two commendations and special runner-up prizes of £100 went to Alyzandra Milne from Liverpool John Moores University, who worked at Chester Zoo, and Stephanie Rostron from Leeds Metropolitan University, who spent her placement at Dorint GmbH, a German hotel chain. Next time it could be you. The competition is run by ASET, the Association for Sandwich Education and Training. Entries should be in by the beginning of December, and the results are announced in February.

On the other hand, you might find it more fun, though not as lucrative, to enter ASET's bloggers competition, called Student Stars. For this you have to produce a blog at various stages during your placement year. Successful blogs will be put on the ASET website and could win you £200. To find out more about both competitions, log onto the ASET website: [www.asetonline.org/comps](http://www.asetonline.org/comps), email [aset@asetonline](mailto:aset@asetonline) or phone 0114 221 2902. Best of luck!

### **Who won the *Guide to Student Money* £100?**

Any student who filled in the *Guide to Student Money* questionnaire this year was automatically included in our £100 prize draw. This year's winner was Hannes Rohtsalu, a first-year chemistry student at the University of St Andrews, and a very deserving candidate he turned out to be. Hannes is from Estonia, and is struggling to pay his way through university.



‘When I first received the email saying I had won I was really surprised, and wasn’t sure it was real,’ says Hannes. ‘When I found it was genuine, I was very pleased. I shall use the money to buy books for my course. Until now I have had to use the library, I just couldn’t afford the books I needed.’

As an EU student studying in Scotland, Hannes doesn’t have to pay fees, something that helped him decide where in the UK to study, but he can’t get a student loan. He receives £1,200 help from the Estonian government, and his parents send a little when they can afford it (no more than £200 a term). The rest he has to find himself, by working in the vacations. He lives in halls, but chose self-catering because it is cheaper.

### Three £1,000 Green Cheese Scholarships to be won

Every year, BUNAC awards three scholarships of up to £1,000 each to help applicants cover the costs of taking part in a BUNAC work-abroad programme to the USA or Canada. To enter the Green Cheese Scholarships, all you need to do is submit a humorous piece of original creative writing based on a travel-related topic. You’re free to write about anything at all – whether it’s a trip to the other side of the world or a journey you made closer to home. Entries should be no more than 1,500 words. Contact your university/college or BUNAC, 16 Bowling Green Lane, London EC1R 0QH. Tel: 020 7251 3472. Fax: 020 7251 0215. Email: [enquiries@bunac.org.uk](mailto:enquiries@bunac.org.uk). Website: [www.bunac.org](http://www.bunac.org).

### Lotteries

Then, of course, there’s the lottery. Not strictly a competition, but an option. This book is not in the business of advocating gambling, and at £1 a go, or at least £104 a year, depending on how addictive it becomes, is it worth it? The odds on winning the jackpot are 14 million to one, and if you did win, what would happen to your studies?

### The web

Finally, students have been writing in with news of competitions on the web and in the media. Here are a couple of their stories:

#### advice note



The litmus test with any competition has to be: ‘Is it worth it?’ Look at the hassle involved, the cost, the time factor, the number of cans of baked beans or cat food you have got to get through and, above all, the odds – and then make your decision. The drawback with any competition is that the winner takes all, and the also-rans get nothing. Still, it doesn’t hurt to keep your eyes open.

Try [www.prizefinder.com](http://www.prizefinder.com), [ukcompetitions.com](http://ukcompetitions.com), or even [www.studentstuff.com](http://www.studentstuff.com) or type 'competitions' into your search engine. This will give you information on all the competitions that are available on the web at the moment – best of luck!



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*'Enter internet competitions using uni computers, since the web is free. I did and won a round-the-world trip, a TV, a video, a computer and £1,000 in cash.'*

3rd year Economics student at York University

*'Whatever the prize, have a go. You can always sell it. I won a scooter worth £1,000 in a radio competition. It was a life-saver. I sold it immediately, and was able to solve my financial problems, which were dire. I still have a student loan, of course, but no overdraft.'*

2nd year student, Lancaster

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## Further information

### Where to look

- ▶ On your college noticeboard.
- ▶ In the careers office.
- ▶ National newspapers.
- ▶ Student newspapers.
- ▶ The web.

### Who to contact

- ▶ EGAS helpline: tel: 020 7254 6251; website: [www.egas-online.org.uk/fwa/trustsearch.htm](http://www.egas-online.org.uk/fwa/trustsearch.htm).
- ▶ Scholarship Search UK: [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk).

### What to read

- ▶ *The Grants Register* lists over 3,500 awards. Published by Macmillan. Tel: 01256 329242. Email: [macdir@macmillan.co.uk](mailto:macdir@macmillan.co.uk). Very expensive (£185 for the new 2008 edition) – try your local library.

- ▶ *Directory of Grant-Making Trusts*, published by the Charities Aid Foundation. Available from Trotman, tel: 0870 900 2665, or visit [www.trotman.co.uk/bookshop](http://www.trotman.co.uk/bookshop). See also [grantsonline.org.uk](http://grantsonline.org.uk).
- ▶ *University Scholarships, Awards and Bursaries*, published by Trotman. To order, tel: 0870 900 2665 or visit [www.trotman.co.uk/bookshop](http://www.trotman.co.uk/bookshop).
- ▶ *Educational Grants Directory* available from Trotman. To order, tel: 0870 900 2665.

#### Most voluble students

	Weekly spend on telephone
London	£11.76
Leicester	£11.68
Cardiff	£11.45
Swansea	£11.39
Portsmouth	£10.98
Belfast	£10.94
Nottingham	£10.81
Bristol	£10.65
Exeter	£10.48
Brighton	£10.30

Source: *NatWest Student Living Index*

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