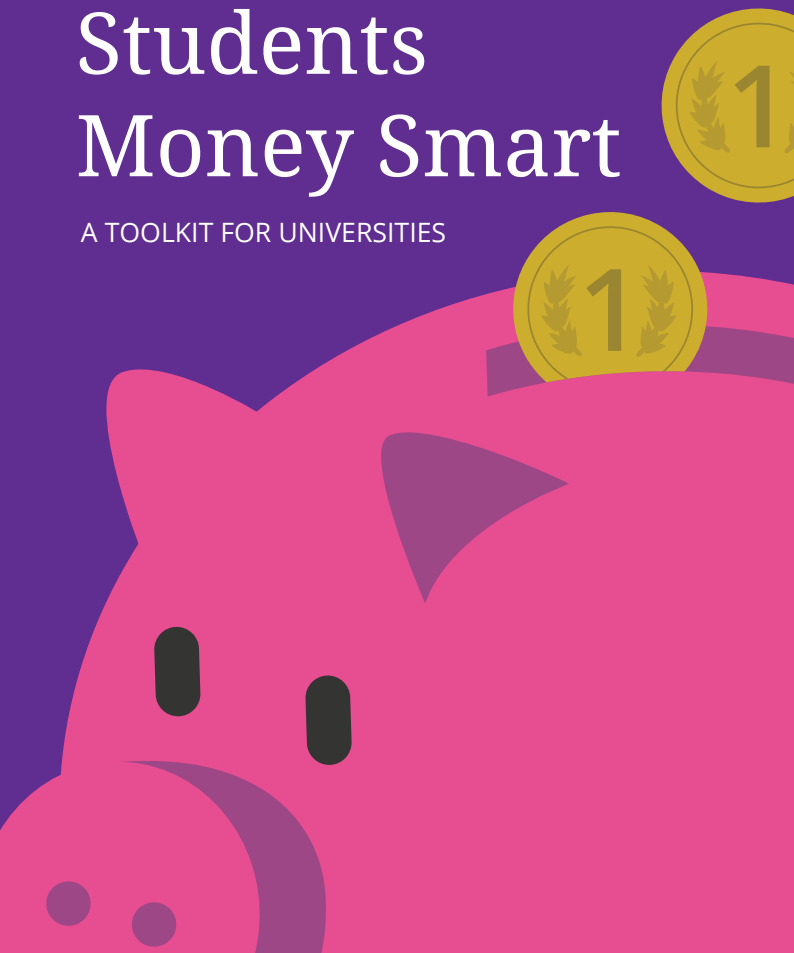


Making Students Money Smart

A TOOLKIT FOR UNIVERSITIES



Message from Blackbullion

Blackbullion can be deployed in lots of ways on campus, and that the more departments get involved the greater the number of students who benefit. So we've put together a collection of tips and suggestions for how you can effectively integrate Blackbullion within your own department and throughout the University.

We hope you'll find it useful!

Blackbullion Team

blackbullion 

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Integrating
Blackbullion
within
your own
department



General financial guidance

Many students are not adequately prepared to handle their own finances. With a limited number of Money Advisers on campus, and students with a myriad of financial challenges, it can be difficult to provide effective financial education for all students. Blackbullion can be used as a resource to take the strain off the Money Advisors and make more students money smarter.

Tips

- Include information about Blackbullion on all materials handed out at Student Services. We also provide customisable flyers and posters that can be found in the resource section at blackbullion.com
- Add info about Blackbullion (with a link!) to the email signatures of the whole department.
- Encourage students to register with Blackbullion after drop-in sessions and workshops.

Triaging

Students often have no plan for how to use their money and struggle with budgeting. With Blackbullion's analytics feature you can track students' progress on the platform, enabling you to prioritise your workload and manage your time with them more efficiently.

Tips

- Ask students to use Blackbullion's Budget Calculator, so they are able to understand the reality of their expenditure, before your first meeting with them.
- Encourage students to complete the Debt module before coming in for a session, and the Savings module afterwards, to maximise their learning.
- Review the students' answers and use the analytics to form the basis of a conversation to concentrate on areas of weakness.

Integration with Hardship Applications

Many universities are looking to disperse their hardship budget with more impact and to reduce the number of students who will require follow up funding. Financial education helps support this process by reducing the number of students requiring repeated support.

Tips

- Integrate one of our modules into your hardship application and make it compulsory. Many of our partners make Budgeting the mandatory module.
- Like many of our partners are doing already, consider splitting the hardship awards into two payments – the first given out at the point of application, the second when the student completes a short compulsory module, to maximise the impact of financial support provided.
- Encourage your applicants to use Blackbullion's Budget Calculator tool to give them a clear understanding of their financial situation.

Welfare

There is a strong association between mental health problems and financial difficulties. Financial confidence can greatly empower students who are struggling with money-related stress.

Tips

- Download campaign and support materials from blackbullion.com to help you develop a welfare campaign to reach out to students before they become overwhelmed.
- Signpost the Debt module – it is designed to help students feel more confident about debt, develop the skills and capacity to manage any debt they may have, and stay in control of it.
- Encourage students to complete Blackbullion's Risk module, which addresses issues surrounding risky behaviour and how to counteract it. These practices are often either the cause, or the result, of financial stress.

International Students

International students face a unique and potentially daunting, set of challenges before starting, and during, their university life in the UK. Blackbullion has created specific learning content to help international students.

Tips

- Integrate the International Students module into orientation and the on-boarding journey of overseas students.
- Incorporate Blackbullion into welfare campaigns that have a specific focus on international students.

Extracurricular awards

Student clubs and societies can be great places to promote Blackbullion as it emphasises the importance of financial literacy in everyday life, not just in academia. They also offer a more relaxed location for students to hear about the platform.

Tips

- Approach student societies and clubs to encourage them to include Blackbullion materials in their offices and meetings.
- Partner with extracurricular societies or competitions and suggest they give extra points or credit to teams when teammates complete modules.
- If you implement the HEAR awards, think about creating a financial literacy award for the students who collected the most bullions on the platform.

Integrating Blackbullion within the University



Library

Nowadays libraries aren't only places where students go to find books and maybe have a quick nap on a desk – they're also information centres with a wealth of knowledge for helping students acquire other skills. As such it's a perfect location to raise awareness about Blackbullion and promote its benefits.

Tips

- Include librarians in awareness sessions to explain the benefits of Blackbullion. Inform them of any upcoming competitions. Demonstrating how students can register into the system can be helpful.
- Ask library staff to place posters, stickers and other marketing materials around the library. Pamphlets/cards can also be stacked at the information desk.
- Add a Blackbullion 'tab' on the homescreen of the library website for an easy log-in.

Halls of Residence and Pastoral Care

Peer-to-peer networks, hall wardens, and pastoral care teams within the halls of residence are often the first line of support for students if they have financial or emotional worries. Making these teams aware of Blackbullion, and the support we can offer, will enable a more proactive reach beyond the immediate contact of Student Support.

Tips

- Partner with the pastoral care teams to organise a 'Money Skills' event for students in the halls of residence. Give the staff access to the platform so they're able to tailor advice to students' specific needs in the future.
- Provide posters and flyers in the halls of residence buildings encouraging students to register. Resources can be found at blackbullion.com
- Ask hall wardens to integrate Blackbullion into the students' halls induction, and/or leave pamphlets in their offices on site.

Admissions

From the moment students have their offer confirmed, until the time they arrive on campus, is a key learning (and anxiety) period for students and parents. Blackbullion can be integrated as part of the communications that the Admissions team send out, so that key points about financial preparation are conveyed to students before they start spending their loans.

Tips

- Ask the Admissions team to include Blackbullion pamphlets/cards in welcome packs sent out to students.
- Organise a training session for the Admissions team so they understand Blackbullion's benefits for students and parents.
- Encourage the team to share information about Blackbullion through their digital communication channels.

Outreach and Recruitment

Measuring the impact of your Outreach programmes is a strategic imperative as set out by OFFA in your Access Agreement. Finances, student loans, and how to manage money are key issues for students thinking about attending university. Blackbullion has created specific learning content for prospective students to address these questions.

Tips

- Create a promo code specifically for pre-arrival students so they can access the Starting University module – this will enable them to understand the mechanics behind funding their life as a student while they consider applying for university.
- Supply Blackbullion merchandise to your outreach team which they can use while on school and college visits.

Careers

The Careers and Employability department is a natural place to promote Blackbullion for the benefit of students. Demonstrating adequate financial literacy and financial resilience is a terrific indicator of self-confidence. The ability to demonstrate financial understanding can be an indicator of critical thinking and decision-making skills.

Tips

- Encourage the Careers department to direct students to the Blackbullion Career Guide and view some of the employability videos.
- Suggest that the Careers department promote Blackbullion at Jobs / Careers Fairs.
- Encourage members of the department to sign up to Blackbullion's newsletters – they are packed full of tips and advice not only about university but the wider world of work as well.

Welfare

There is a strong association between mental health problems and financial difficulties. Financial confidence can greatly empower students who are struggling with money-related stress.

Tips

- Download campaign and support materials from blackbullion.com to help you develop a welfare campaign to reach out to students before they become overwhelmed.
- Engage with the Students' Union to design an event around well-being and financial resilience, to support your efforts in helping students become money smart.
- Signpost the Risk module, which addresses issues surrounding risky behaviour resulting from financial stress and how to counteract it.

International Students

International students face a unique and potentially daunting set of challenges they need to consider before starting, and during, university life in the UK. Blackbullion has created specific learning content to help international students.

Tips

- Create a promo code specifically for prospective international students so they can access the learning content and help highlight key considerations ahead of their arrival in the UK.
- Give the Recruitment and Admissions departments access to the admin panel so they can see how many international students are completing the learning.
- Share Blackbullion with the International Student Support Team to engage that cohort of students with financial education and get comfortable with their financial life in the UK

Thank
you!

About Blackbullion

Blackbullion is the award-winning financial education company on a mission to help young people gain the skills they need through personalised digital learning. Founded in 2014, Blackbullion supports universities in their key objectives of retention, recruitment and diversity. We produce engaging and effective personalised learning, in four-minute lessons, to encourage shifts in behaviour for future success.

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