



Useful information/support for going to University in the UK

This document highlights some useful pointers for leaving Jersey to start study in the UK.

Housing

Even though you may be staying in student accommodation or halls during your first year, it is common that you will need to move into privately rented accommodation after this. Most universities have support for finding housing and any questions you may have, but there are a few points to keep in mind.

When you privately rent in the UK, you will need a housing guarantor.

What is a guarantor?

A guarantor is someone who agrees to be responsible for your rent and your other legal obligations in a tenancy agreement. They may also be responsible for the rent and legal obligations of any co-tenants you share with. So, for example, if you or any of your co-tenants damage the property or don't pay your rent, your guarantor may have to pay what you owe the landlord.

Normally, the guarantor must be based in the UK so it can be difficult for international students, or people who do not have any connection to the UK.

Below is more information about housing guarantors – you can also refer to University's housing support if you have any questions

[Advice Now – What to do if you cannot get a guarantor](#)

[Advice Now – Who are Guarantors and what do they do](#)

Phone number

Before leaving Jersey, you may want to check with your phone provider about costs of using your phone in the UK to ensure you are not charged expensive rates for using data or making calls. It is very easy to get a phone SIM in the UK, there are a huge number of different providers (Vodafone, O2, giffgaff) who can provide cheap deals for a good amount of data and minutes. Some phones are dual SIM, meaning you may be able to have your Jersey SIM and a UK SIM in the phone at once, choosing between which one you use depending on where you are.

Healthcare

When you arrive in the UK, you should register with your local NHS surgery and local dentist – more information can be found [here](#). The healthcare system is slightly different to processes you may be used to in Jersey – for example, in the UK it will not cost you an upfront fee to visit a GP like it does in Jersey. Fees mostly still apply for going to the dentist depending on the treatment you are receiving – however, NHS dentists will cost much less than private dentist fees.



If you receive a regular prescription, it is worth speaking to your GP in Jersey before you go to university – depending on what your prescription is, they may be able to give you enough for the term if you are returning to Jersey during the holidays. They will also be able to best advise what to inform any Doctor you do see in the UK regarding your medication.

National Insurance Number

You must apply for a National Insurance number once you are offered a job or when you start working in the UK. Your National Insurance number is similar how your Social Security number works here in Jersey.

You can apply for a National Insurance number either [online](#) or by calling the application line on 0800 141 2075 – this line is open from 8am to 6pm, from Monday to Friday.

You will be asked several questions including:

- postcode (of your current UK address)
- personal details (name, date of birth)
- full UK address
- employer's name and address
- your occupation
- your date of entry to the UK
- your eligibility to work in the UK (eg student visa, student dependant visa, EU citizen).

Tax

If you start employment while living in the UK as a student, be aware that some Universities have rules about how many hours you can work while studying full time. Completing your degree can be quite intensive at times so they want to ensure you have a good balance in order to be able to focus on your studies.

The tax thresholds are as below:

- £11,501–£45,000 you will pay 20% tax
- £45,001-£150,000 you will pay 40% tax
- Over £150,000 you will pay 45% tax

Tax is calculated differently in the UK to Jersey – in Jersey, you pay tax for the year just gone, whereas in the UK you 'Pay as you earn', often referred to as PAYE. You pay tax monthly. The £11,000 personal allowance is split equally over the 12 months, so anything you earn over £917 each month will be taxed. If you earn less than £11,000 by the end of the tax year you will be able to claim back any tax that you have paid above the personal allowance threshold

University of Southampton provide [this](#) useful summary about tax - your tax code will be linked to your National Insurance number when you start your role

Council Tax

Council tax is similar to paying rates in Jersey – it is a tax collected for councils to collect to go towards costs such as road maintenance and bin collection. If you live in a house where everyone is a full-time student, you will be exempt from paying this. If you live in a house where someone is in employment, even if everyone else is a full time student, you may have to pay but can apply for a reduced rate. More information on this can be found [here](#). If you have any issues with your council tax while studying, it is best to contact your local council directly.



Voting

You can find more information [here](#) about your eligibility to vote in the UK as both a Jersey resident and as a student. The UK holds general and local elections, as well as larger referendums such as the Brexit vote – more information on all of these different formats can be found [here](#).

Taking your car to the UK

If you are taking your car to the UK from Jersey, you should speak to your current Insurance company to check on what can be covered while the car is out of Jersey, and whether you can still be covered if it the car is off Island for a certain period of time.

You should also contact Driver and Vehicle Standards here in Jersey who will be able to advise on best practice. Contact details can be found [here](#).

Insurance

Insurance that you have for items in Jersey may not be covered if taken to the UK – it is worth checking with your Insurance provider before leaving for the UK. If you need to look at Insurance providers in the UK, there are many to choose from – a lot of universities will have different insurance companies at their freshers' fairs for example but it is worth having a look into who can offer the best rates for what you need so you do not end up overpaying.

There are many websites you can use to compare different insurance policies, with many companies having insurance policies just for students. Examples include [Go Compare](#) or [Money Supermarket](#).

More general information, resources, and links:

<https://study-uk.britishcouncil.org/moving-uk>

<https://study-uk.britishcouncil.org/moving-uk/money-budgeting>