

SCOTLAND ON SUNDAY

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Working students lose out on pay

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STUDENTS in Scotland are the most hard-working in the UK, with a third working more than 25 hours a week. Scottish undergraduates typically graft for five hours more than other scholars, but they are not the best paid, according to a survey to be published this week.

More girls than boys work, with six out of 10 female students holding down a part-time job, compared with 44% of boys. Yet working males put in more hours and earn more.

Bank of Scotland's first Student Finance Survey, conducted by Opinionpanel Research, highlights the increasing necessity of taking on paid work to supplement parental help, debt, savings and government aid in funding a degree course.

It questioned more than 1,000 students throughout the UK and discovered that while 52% of students typically worked, the proportion in Scotland was much higher, at 67%. Not only did more of them work, but they also worked longer hours. North of the Border, students typically work 20 hours weekly, compared with the UK average of 17.8 hours.

Sue Harper, head of student banking at Bank of Scotland, said: "Student finance has become much more complicated. Working during term or through holidays is a financial necessity for many students."

The proportion of students working fluctuates widely, which may be related to a combination of the regional differences in living costs, combined with the availability of work.

In the East Midlands and eastern regions, for example, only 44% of students take a part-time job, rising to 46% in Wales, 47% in Yorkshire and Humberside, and 49% in the southeast.

After Scotland, the next hardest workers are to be found in the northeast, where 61% of undergraduates have a job, in London and the West Midlands (54%), in the southwest (52%) and in the northwest (51%).

Those studying in Scotland are not only the most likely to have a job, they also work the longest hours - 20 hours per week on average. This is significantly more than the regions with the fewest working hours, such as the East and West Midlands, with just 15 hours per week on average.

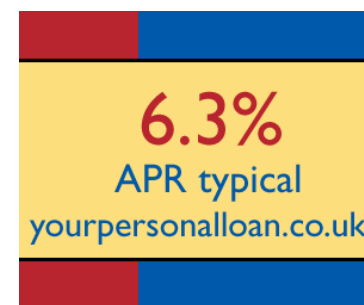
Of those students working in Scotland, 31% worked more than 25 hours per week, with just over half (54%) working more than 20 hours per week.

Other hard workers are found in the northeast and eastern regions, where paid-for work averages 19 hours weekly. In London, Northern Ireland and Wales they work 18 hours, and in the southeast, southwest, and Yorkshire and Humberside they work 17 hours.

Students in the northeast are better paid than Scots, earning more than £6 hourly, while Scottish pay averages £5.96.

Scottish pay packets average £119.20 per week, while a typical northeast wage is £120.60. The average weekly wage across the UK is £112.20 for students. Yet one in 16 Scots students brings in more than £200 per week, with two-thirds earning more than £100 weekly.

The least well-paid are students in Northern Ireland, who earn £69 weekly, followed by East Midlands, earning £95, and Wales, £98.



Elsewhere, wages range from £118 weekly in London, to the southeast £116, West Midlands £115, and Yorkshire and Humberside and the southwest £104.

Boys earn about £15 per week more, typically pocketing £121.70, compared with £107, though this is to be expected as they work slightly longer hours. But far fewer of them are in paid employment compared with their female counterparts.

However much students earn, it is vital they make their money go as far as they can by budgeting carefully and choosing a bank account that works well for them. They should also make sure that they have fast access to their money, and avoid tax where possible. Keeping debts manageable will be the key to escaping from a long-term millstone.

I'm in debt despite my two jobs

ABERDEEN law student Linsey Jacques has two jobs to pay her way through college. During the day she is a receptionist at Halliburton, then in the evenings she is a waitress in an Italian restaurant, writes Teresa Hunter.

She counts herself lucky because finding good holiday posts is difficult. But she works through term time too.

Linsey, from Elgin, pays £350 rent for her Unite privately owned student flat, with utility payments on top. She is not surprised to hear that Scottish students work longer hours than elsewhere in the UK to pay their way.

She said: "We have to. Scottish universities are mainly in expensive places like Edinburgh and St Andrews. In Aberdeen the rents are horrendous."

The 20-year-old, who has completed her first year, worked 20 to 25 hours a week last year at the restaurant. Even so, she has a £600 Bank of Scotland overdraft and a £1,500 student loan.

She added: "I got a student bursary of £12 for the entire year. It has been very difficult financially."

A valuable lesson to learn

A third of working students in Scotland did not know that they could be earning money without paying tax, the Bank of Scotland survey suggests.

Depending when they work (term time or holidays), students can avoid paying tax or at least reclaim some of it.

Students with normal part-time jobs around the year are taxed in the same way as any other worker, usually through PAYE (Pay As You Earn). They have the same tax-free personal allowance, which means they can earn £5,225 for tax year 2007/08. Above that earnings are taxed.

Students who work only during their holidays and do not expect to earn more than £5,225 should complete form P38(S) to avoid paying emergency taxes.

- Students can learn more at HM Revenue & Customs' website: www.hmrc.gov.uk/taxandu [<http://www.hmrc.gov.uk/taxandu>].

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