

# Smart Pig Provide Financial Advice & Services to Students

October 24, 2013



London, UK ([RPRN](#)) 10/24/13 —  
The Student Stretch

First time students at university have a big challenge ahead of them as the new academic year unfolds. Not only have they got to adjust to a new way of studying and perhaps a new town and social circle, many will be living

away from home for the very first time. With all of these changes comes a growing maturity and increased responsibility as for the very first time they will experience true independence and everything that goes along with it.

Independent living has got many benefits such as being able to dictate how loud to play music or when to go to bed without having to battle a critical parental eye. However, alongside all of the benefits come the struggles that anyone who has been student will appreciate. And the main worry amongst students today? Financial concerns. Making money stretch at the end of the term; paying bills and spending too much on socialising being the top three money worries.

So how can students make their cash last? Well, firstly students can apply for a student loan from the Student Loan Company(SLC.) The SLC pay loans directly into bank accounts termly and loans are worked out based on individual circumstances. Loans normally cover some living costs as well as tuition fees and aren't repayable until you earn over a set threshold.

However, sometimes this just isn't enough and extra money is needed and fast!

Some students chose to work part time in order to make up the difference in funds but this has the potential to interfere with studies, so it is a careful balancing act to get into. If working is the only option it is important to maintain some kind of work life balance as well as making sure you have time for your studies, complicated stuff! Other students are self funded from previous savings or get support from family members to complete their studies uninterrupted by work. However, not everyone has this option so there is still a monetary gap! What to do?

To bridge this gap there are companies who specialise in lending money to students whose loan just hasn't quite stretched far enough. [Smart Pig Loans](#) are a company who only deal with students and they can offer small short term loans which might make up any shortfall on a temporary basis. This is only a temporary option though and money has to be paid back as soon as the next student loan payment hits the banks. A temporary solution but not a long term plan.

To help with better money management in the long term, perhaps check out [this student guide](#) on how to make student loans go further. It is packed with over fifty top tips to stretch that loan until payday so it is definitely worth a looksie! Ideas include learning how to haggle to get the best deals, ensuring you are paying student rates for accommodations and bills and learning how to set and stick to a budget, essential if students are to avoid getting into the red.

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