



# UK - Nepal Friendship Society

## Nepali International Students Information Resource

A resource for Nepali and other international students studying at UK universities, language schools and Further Education [FE] colleges, based upon consultation with international students studying in the Dorset area, and with the guidance and input of educational and public service organisations working with or supporting international students living and studying needs.

### नेपाली अन्तरास्ट्रिय विधार्थीहरूको लागि जानकारीमुलक श्रोत

यो श्रोत पुस्तिका यूकेका विश्व-विद्यालय, भाषा-स्कूल तथा उच्च-शिक्षा गर्ने अन्य कलेजहरूमा पठनपाठनको निम्ति यूके आउने नेपाली र अन्य अन्तरास्ट्रिय विधार्थीहरूको निम्ति तयार पारिएको हो । यो श्रोत पुस्तिका यूकेको डोर्सेट काउन्टी (जिल्ला) मा अध्ययनरत अन्तरास्ट्रिय विधार्थीहरूसँगको परामर्श, अन्तरास्ट्रिय विधार्थीहरूको पढाई र बसाईमा सहयोगमा आपूर्तित शिक्षा तथा लोक सेवा संगठनको मार्गदर्शन र निर्देशनमा आधारित छ ।

For further information about the UK-Nepal Friendship Society [UKNFS]:

[www.uknfs.org](http://www.uknfs.org)

A list of all the supporting organisations and individuals that have reviewed or contributed material to the information resource is included on page 27



**DORSET RACE  
EQUALITY COUNCIL**



**Oriental Culture  
Educational Society**

## Dedication by His Excellency, Dr Suresh Chandra Chalise, Ambassador of Nepal to the UK

April 10<sup>th</sup> 2013

"The Embassy of Nepal is very pleased to recommend the practical value of this information resource created by Alan Mercel-Sanca on behalf of the UK-Nepal Friendship Society, which covers a comprehensive range of important topics for international students in the UK. The Embassy of Nepal is delighted to welcome and support all the Nepalese students studying in the UK or intending to start studying at UK universities, languages schools and public colleges by providing information on safer and more fulfilling learning and living environments."

**Dr Suresh Chandra Chalise**

Ambassador

Website: [www.nepembassy.org.uk/index.php](http://www.nepembassy.org.uk/index.php)



"यूके-नेपाल फ्रेंडसिप सोसाइटीको तर्फबाट एलन मेर्सेल-सन्काले सिर्जना गरेको यस अमूल्य जानकारी पुस्तिकाको बारेमा केहि शब्द भन्न पाउदा मलाई धेरै खुसि लागेको छ । मेरो बुझाइ अनुसार, यस जानकारी पुस्तिकाले अन्तरास्ट्रिय विधार्थीहरुलाई यूके आउदा आवस्यक पर्ने जानकारीहरु व्यापक रुपमा समावेस गरेको छ। नेपाल राजदूतावास सधैं यूकेमा अध्यन गर्दै आएका विधार्थीहरु र भविष्यमा यूकेका बिश्व-विद्यालय, भाषा स्कूल र सार्वजनिक कलेजमा पढ्न आउने नेपालीहरुलाई खुसीसाथ स्वागत गर्दछौं। नेपाली विधार्थीहरुलाई यूकेमा सुरक्षित र सुमधुर वातावरणको प्रदान गर्ने बिश्वासमा जानकारी र सूचनाहरु प्रदान गरि सहयोग गर्न तयार रहेको जानकारी गराऊं छौं ।"

डा. सुरेश चन्द्र चालिसे

राजदूत

वेबसाइट: [www.nepalembassy.org.uk/index.php](http://www.nepalembassy.org.uk/index.php)

### Resource Creator: Alan Mercel-Sanca

Alan Mercel-Sanca: BA Hons in History, University of Kent; Fellow of the Institute of Continuing Professional Development [FinstCPD]; Alan, a passionate supporter of multicultural learning and the development of the UK as an inclusive prejudice and discrimination-free multi-cultural nation, is a Founder Member and Vice-Chair of the UKNFS, Trustee of Dorset Race Equality Council and Founder and Chairperson of the Oriental Culture Educational Society [OCES]

Alan has worked for a number of years in providing support to international students around information provision, advocacy, and promotion of multicultural learning opportunities (such as establishing tandem learning / culture and language exchange programmes) for international students at British universities. In conjunction with Chinese students at Bournemouth University he helped establish a students' union society that eventually become the OCES ([www.o-ces.com](http://www.o-ces.com)). Funded by the LINKs [Local Involvement Network] organisation, in 2012 he created a ground-breaking 'from international students perspectives' orientated international students information resource, which formed the basis for this information pack dedicated to Nepali students use.

#### लेखक: आलान मेर्सेल-सानका

बि ए (अनर्स) इतिहास, केन्ट विश्वविद्यालय; ब्याबसायिक बिकास प्रतिष्ठानका फेलो आलान बहूसांस्कृतिक आलान अध्ययनमा रुचि राख्ने ब्यक्ति हुन र यूके एक समावेसी पूर्वाग्रह र गैर-भेदभाव बहूसांस्कृतिक देशको रुपमा विकास भएको हेर्न रुचाउछन । उनि बेलायत नेपाल मित्रता समाज (UKNFS) संस्थापक तथा कार्यकारी उपाध्यक्ष , डोर्सेट रेस इक्वालिटी काउन्सिलका ट्रस्टी र ओरिएन्टल कल्चरल एजुकेशन सोसाइटीका संस्थापक तथा अधक्ष्य हुन् ।

आलानले धेरै समयदेखि अन्तराष्ट्रिय विद्यार्थीहरुलाई सूचना, सहूलियतको जानकारी वकालतका साथै बहूसांस्कृतिक अध्ययन गर्ने अवसरहरु प्रदान गरी सहयोग गर्दै आएका छन् । उनले बेलायतका विश्वविद्यालयहरुमा अन्तराष्ट्रिय विद्यार्थीहरुबीच संस्कृति र भाषा सिक्ने-सिकाउने कार्यक्रमहरु आयोजना गर्छन । बर्नमथ विश्वविद्यालयका चिनीया विद्यार्थीहरुको विद्यार्थी संघ स्थापना गरे जून पछि गएर ओसीएस बन्न गयो । २०१२ मा लोकल इन्वल्वमेन्ट नेटवर्क संस्थाको कोष सहयोग द्वारा उनले चिनिया विद्यार्थीहरुका लागि उत्कृष्ट जानकारी स्रोत पुस्तिका तयार गरे । यही स्रोतको आधारमा नेपाली विद्यार्थीहरुका लागि यस जानकारी पुस्तिका तैयार गरिएको हो ।

### **Resource Principal Reviewer: Dr Rajeeb Kumar Sah**

PhD Scholar at Canterbury Christchurch University, Medical doctor, Public health specialist, UK-Nepal Friendship Society Executive Committee Member and International Relationships Officer. Dr Rajeeb, in addition to providing a detailed comprehensive review of the original resource material, advised the inclusion of the 'Before arriving in the UK' section, helping to create the key elements of this information pack.

### **प्रमुख सम्पादक: डा. राजीब कुमार साह**

पी.एच. डी. अध्ययनरत कैंटरबरी क्राइस्ट चर्च विश्वविद्यालय, चिकित्सक, पब्लिक हेल्थ विशेषज्ञ, बेलायत नेपाल मित्रता समाज (UKNFS) का कार्यकारी समितिका सदस्य र अन्तराष्ट्रिय समन्ध अफिसर । डा. राजीबले यस पुस्तिकाको सम्पादकिय कार्यका साथै यस स्रोत पुस्तिकाको महत्वपूर्ण आधार भूत अंश 'बेलायत आउनु अगाडी' तयार गर्न मदत गर्नु भएको हो ।

### **Other important review and material contributed by: अन्य महत्वपूर्ण सम्पादकीय सहयोगीहरु**

#### **Ram Hari Adhikari: राम हरी अधिकारी**

UK-Nepal Friendship Society Secretary and Project Lead, Bournemouth University Post-Graduate (School of Health and Social Care). Ram has contributed extensively to review the resource in its key formative stages. बेलायत नेपाल मित्रता समाज (UKNFS) का संस्थापक, सचिव र परियोजनाका प्रमुख, बर्नमथ विश्वविद्यालयबाट जनस्वास्थ्यमा स्नातकोत्तर । रामले यस स्रोत पुस्तिकाको सम्पादनका साथै अनुवाद गर्दा पनि व्यापक योगदान पुर्याएका छन् ।

#### **Srijana Thapa: सिर्जना थापा**

Translator of titles and material on the resource in Nepali. Srijana is a Postgraduate of the University of Bath UKNFS Treasurer.

बाथ विश्वविद्यालयबाट स्नातकोत्तर (एम.एस. सी. बायोसाइन्स); बेलायत नेपाल मित्रता समाज ( UKNFS )का कोषाध्यक्ष

#### **Kaji Sherpa: काजी सेर्पा**

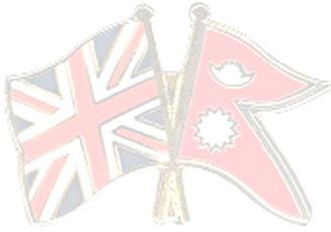
Founder and President of the Bournemouth University Nepalese Students Society (BU-NS). Post-graduate level student and representative of the Nepali Sherpa community.

बर्नमथ विश्वविद्यालय नेपाली विद्यार्थी समाजका (बि यु- एन एस) संस्थापक तथा अध्यक्ष र बेलायत नेपाल मित्रता समाज ( UKNFS )का कार्यकारी समितिका सदस्य । बर्नमथ विश्वविद्यालयमा बि.ए. (अनर्स) हस्पिटालिटी म्यानेज्मेन्ट अध्ययन गर्दै छन्, र नेपाली सेर्पा र गोर्खा समुदायका प्रतिनिधि हुन् ।

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## **1) Introduction and Using the Resource (भूमिका र पुस्तिकाको प्रयोग)**

### **Introduction: (भूमिका)**

Studying overseas to learn another language, undertaking a course, or higher education degree constitutes involves extensive challenges and at the same time provides skills for life and later career development which provide considerable advantages in comparison to home country educational development.

This resource is designed to provide some helpful guidance to international students living and studying in the UK to better assist them with meeting practical day-to-day challenges and issues. The main part of the resource covers these under thematic headings, and involves a wide range of situations and settings. The information pack is designed to be a practical and useful supplement to comparable resources provided by colleges and universities, but has been created with the perspective of the international student as the priority; and as such provides an objective and independent researched resource.

The origins of the information pack are derived from the work of the resource creator (Alan Mercel-Sanca: Trustee, Dorset Race Equality Council) who has worked with international students in the Dorset, Bournemouth and Poole area for over four years. He, in conjunction with others (including international students at Bournemouth University), created a multicultural learning voluntary organisation (Oriental Culture Educational Society [OCES]) whose work in particular concentrates upon information resources for UK ethnic communities (mainly Chinese), including international students.

The final section of the resource includes some useful links to national and other organisations that work to assist international students in minimising cultural acclimatisation and practical day-to-day living and studying challenges.

### **Using the main section of the resource: (जानकारी पुस्तिकाको मुख्य भाग कसरी प्रयोग गर्ने)**

The resource is arranged on main thematic areas of practical importance to international students, and ranges from UK cultural awareness and inclusivity [UK law recognises and respects the rights of minorities] topics to common areas (accommodation, etc) where difficulties/issues do from time to time arise and are of a greater level of importance to international students in comparison to UK/home students.

The main resource covers a range of topics and areas, with common issues and subjects being highlighted and guidance provided; this being derived from in many cases educational (student union advise centres, etc) and public service organisations such as the police.

## **2) Before arriving in the UK (बेलायत आउनु अगाडी)**

### **Checklist and practical topics to consider:**

- Medical
- Part-time work
- The Students Union
- Nepalese international students' support associations/organisations in the UK
- Additional learning and language study support
- Preparing for arrival at the UK airport
- Travel from the UK airport

### **Medical: (चिकित्सा)**

Before arriving in the UK it is important to check with your university or college international office if you need any medical documents, such as clearance for tuberculosis, required immunisations, etc, that the UK Borders Agency may require you to have. The following link provides useful details: <http://www.vfs-uk-np.com/>.

**Note:** please check about any required/advised medical related clearance matters well in advance of travelling to the UK.

### **Part-time work: (अन्सकालिन (पार्ट- टाइम) जागिर)**

Please check with the organisation in Nepal that has facilitated your application to study in the UK, and the international office of the university or college that you will be studying at concerning current regulations and restrictions upon part-time work to support yourself whilst studying in the UK. Ask them about what options there are and what restrictions.

Regulations for adult (Tier 4 visa) international students (pre or post July 2011) permitted work can be found at: <http://www.ukba.homeoffice.gov.uk/visas-immigration/studying/adult-students/conditions/> Further valuable information can be found at: <http://www.ukba.homeoffice.gov.uk/visas-immigration/working/> **NOTE: Please always check with the UKBA website for any changes or updates to permitted work details for latest details since these can change!**

The UK Border Agency provides this information and works with UK universities to ensure they comply with the required standards.

### **Regarding permitted work time allocations: (काम गर्न अनुमति प्रदान गरिएको समय)**

International students at private colleges and language schools/colleges are **not** allowed to work part-time under any conditions.

Those at Further Education [FE] colleges (these cover the educational level between school and university) are allowed to work 10 hours a week.

International students enrolled on courses or research degrees at public funded higher education [HE] institutes (universities) are allowed to work up to 20 hours per week.

**Note:** Information concerning permitted part-time work, correct at April 2012 – please always check with your FE college and university international students advisor concerning permitted work and related guidance for your safety and wellbeing whilst seeking or undertaking such work. **Please also always check with the UKBA website for any changes or updates to permitted work details for latest details since these can change!**

### **The National Union of Students (राष्ट्रिय विधार्थी संघ) (NUS):**

All UK universities have 'Students Union's' (<http://www.nus.org.uk/>) that can support you, provide valuable practical information concerning your studying and living in the UK as an international student needs. They can also help to represent you should you experience any issue where you feel you have been treated in an unhelpful or discriminatory way regarding academic/study matters. The Students Union at your university is an organisation that you should therefore be aware of before you come to the UK. This could be through making an internet search concerning the website of your UK higher education/university students union, and learning the names, contact numbers and email addresses of its equality and international officers, advice centre, and student union president. In addition, it will be helpful to make an internet search to see if your university has an International Students Association (ISA), and to then contact your students union to find out the university ISA officer contact name, and their email address and advised contact number.

### **Support organisations/associations for Nepali students in the UK: (सहयोगी नेपाली संघ संस्था)**

The UK branch of the Worldwide Nepalese Students Organisation: <http://uk.wnso.org/>  
You can also make an internet search for 'UK Nepalese students associations'

The Embassy of Nepal (UK) may be able to assist with signposting to Nepalese students groups and associations that exist at UK universities, and the UK-Nepal Friendship Society ([www.uknfs.org](http://www.uknfs.org)) may also be able to assist with signposting support.

### **Embassy of Nepal website: नेपाल राजदुतावासको वेबसाइट:**

Website: [www.nepembassy.org.uk/index.php](http://www.nepembassy.org.uk/index.php)  
Contact: [www.nepembassy.org.uk/contact\\_us.php](http://www.nepembassy.org.uk/contact_us.php)  
Department of Passport [DOP]: [www.dopmofa.gov.np](http://www.dopmofa.gov.np)

### **Additional learning and language study support: (थप पढाई र भाषा अध्ययन सहायता सम्बन्धि)**

Your university will have an Additional Learning Support facility, and also a language study centre: both help with language and related forms of academic work support that could assist you in providing you with skills and guidance of direct value to you concerning your academic studies requirements (assignments, etc). Before you travel to the UK to begin your course/studies, make an internet search giving first the name of your university and then '... additional learning support', and/or '... language study centre.' This should provide you with a contact name/phone number/email address.

### **Preparing for arrival at the UK airport: (बेलायतको बिमानस्थलमा आगमन तयारी)**

With UK immigration control (operated by the UK Borders Agency:) being particularly strict about documentation [at the time – Spring 2013 -- of the creation of this information pack], students should be prepared for an interview at the airport in London and should have all their required original documents



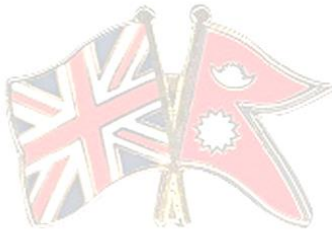
(not photocopies) with them, and should be confident in providing key details to the immigration control officers about their course, modules and university.

**Recommendation: (सिफारिश)**

At least two weeks in advance (or ideally sooner) of travelling to the UK, contact the "International Student Advisor" of the UK university that you will be studying at, with any questions regarding required documentation that you will need to present to the UK Borders Agency [UKBA] on arrival. Since some of the required immigration information on the UKBA website can sometimes appear as less than easy to understand for overseas nationals and international students, making that contact with your university's International Student Advisor can be invaluable.

**Travel from the UK airport: (बेलायतको विमान स्थलबाट यात्रा)**

Before you start your journey to the UK make sure you know how you are going to get from the UK airport to your final destination. You can use [www.transportdirect](http://www.transportdirect) to plan your journey. It is worthwhile familiarising yourself with this website and its journey planner in order to help you travel about the UK.



### **3) Thematic information resource (क्षेत्रगत जानकारीको स्रोत)**

#### **Living and studying in the UK**

1. Accommodation
2. Police/safety/crime prevention and reporting
3. Academic and related
4. Budgeting
5. Health & NHS
6. Cross-cultural/multicultural learning
7. Part-time employment
8. Equality and diversity
9. Other: visas
10. Getting about in the UK: Travel and Public Transport

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#### **1. Accommodation (बसाइ)**

Having safe and comfortable accommodation is fundamental to being able to concentrate upon your academic studies, and to your broader enjoyment of quality of life whilst living and studying in the UK.

The information below mainly concentrates upon finding the right place to let, but further safety guidelines concerning students living in host family accommodation are also provided.

Importantly, in cases of sharing accommodation with other students, try to find out as much as possible about the reliability/circumstances of your potential fellow flatmates before joining a group, and/or making a joint agreement with a landlord. Tenancy agreements are legal agreements with penalties involved if terms and conditions are not met, so know who you will be sharing the property with first to better ensure that you do not have to pay additional unlooked for costs if other members of the group are unreliable in paying their share of bills and rent.

**Some 'do's and don'ts' based upon guidance provided by the Bournemouth University Students' Union Advice Centre regarding private lettings:**

#### **Do's:**

- Make a thorough examination of the property/flat/house before signing any letting agreement
- Make date-stamped photographs when you move into your rented accommodation:
- Ensure that all agreements about maintenance/repairs etc – these should be detailed in a tenancy agreement document (signed by yourself/yourselves and the property owner 'landlord') – are made in writing.
- Clarify with the property owner / 'landlord' about adjustments to the tenancy agreement in the event of members of a student group's collective letting of a property
- Receive a copy of the gas safety certificate: also check to see when it was last provided
- Always ask to view the inventory of appliances, furniture and items in the rented accommodation before signing a tenancy/letting agreement. A professional property owner/landlord will always provide this, and require that all items are checked before you officially let the property
- Reporting procedure in the event of accidental damage or wear and tear to appliances furniture or other items in the property listed in the inventory

### **Don'ts:**

- Never sign up to pay rent for a property that you have not viewed yourself
- Feel pressurised/rushed into making a decision on letting a property by the property owner, or fellow tenant group members
- Part with money without receiving a receipt
- Assume that because the property owner appears friendly, that all will be problem –free once you have signed up to become a tenant:

### **About tenancy/letting agreement-contracts:**

- How long is the tenancy for?
- What type of letting/tenancy agreement is it?
- Is it a contract for the whole property, or the flat/room let?
- Is it for an individual (including the responsible person of a group) or for a group?
- If for a group, is there arrangement for circumstances where members of the group may leave, giving notice to the group lead and property owner to the effect that from the date the individual member leaves he/she will not be liable for bills or any damage occurring to the property after the date of his/her departure?
- How much is the rent per week/month, and when is this paid (standing order, cash, etc)
- What bills are included and which excluded in the tenancy agreement?
- How much is the deposit, and how much will be returned to the group or individual tenancy agreement member on leaving or ending the agreement after given notice?
- Ask if your deposit (collective or individual) will be put into a Tenancy Deposit Scheme

### **General guidelines for safety regarding rented accommodation:**

- Make sure that all furniture, appliances and items in the tenancy agreement are in good working order or undamaged (or if damaged/broken, that this is noted in the inventory)
- Check the 'feel' of the property and its general cleanliness: whether it feels damp or has odour, is clean, etc. Are there signs of pest infestation, etc?
- Is there a smoke alarm, and does it work?
- Do all of the windows and doors have locks?
- Is there emergency/fire exit information provided?

Commonly, international students may encounter in private rented accommodation issues about when and who pays for utility bills: water, electricity, gas, central heating, etc. Water: in the Bournemouth Poole area there are two, not one, water companies: these approximate to one providing for sewage/main drainage, and the other for water that is used for kitchen and bathroom use. There is also the question of payment for a TV licence.

When in halls of residence all utility bill matters are covered in a safe and easy to understand way. However, in the case of university students, after the first year students have to commonly find their own accommodation (lists of landlords are provided) in the private rented sector. Many landlords are helpful and correct in their dealings with student tenants; however, many are not, and are only concerned to secure an income from letting to students, but with minimal guidance and support to their tenants in matters such as the payment of utility bills.

For UK students, this can be a problematic issue, but they have ready recourse to parents and fellow students with some knowledge of landlord-tenant responsibilities in this field. In an all-international

student private rented accommodation situation such protective fall-back guidance can be minimal or non-existent, leading to dangers and serious complications.

**Two major factors that cause problems:**

The fact that the members of a group of students renting a flat or rooms in private accommodation can be quite transient, with over, for example a six month period one or two moving out and new ones replacing them, or in some cases the overall number of students diminishing. This causes difficulties in terms of payment of utility bills, since the numbers sharing these may not be constant and new members of the household picking up the perhaps higher costs of utilities usage by previous tenants, etc.

Utility companies commonly use estimated bills, and their estimates can commonly be far from accurate. This means that frequently larger bills are provided, and the students required to take the meter readings to rectify the problem. This can be problematic at times, especially with meter reading procedures sometimes being less than straightforward: in an all international students household the complications can be real and more severe than for UK students.

With a bad landlord, these two challenges can commonly be a recipe for stressful complications (especially to the student household lead who collects payments from the other students and arranges for utility bill payments) and not uncommonly serious problems including deliberate or inadvertent exploitation: international students being especially vulnerable for the reasons detailed.

**Host Family accommodation guidance notes for students:**

**Source:** based upon Dorset Police guidance for international students, with additional notes.

Your host family will provide you with a set of house rules to help you in the time that you are with them. These commonly include times that you are expected to be back by, etc. You should always remember to ask if you make bring a friend to the home, never borrow or take anything from home without the family's permission, etc

The host family in order to be registered with your college will have been given a set of minimum care guidelines as a part of their agreement with your college/university. If in doubt you should clarify what these guidelines are with your educational establishment.

The host family and guest student agree from the outset to maintain mutually respectfully and amicable communication.

**You must tell your college/university international office, student union advice centre or tutor if:**

- You are told by your host family that you will not be allowed home before a given time (there have been instances where host families do not allow the student to return until late, placing them in vulnerable circumstances and disrupting their home study and rest/relaxation)
- If a member of the host family or their friends behave in ways you feel intrusive, intimidating or otherwise unacceptable
- That you feel threatened or afraid for any reason
- If you are made to feel unwelcome: homesickness is not uncommon for international students living in the relative isolation of UK host family homes (compared with shared accommodation with other international students), and the host family should be aware of this and therefore avoid behaving in cold/unfriendly ways in their interactions with their international student

- Your living or sleeping conditions are unsuitable: this could be regarding dampness, noisy living conditions that inhibit academic study and rest/relaxation, poor quality bedding [including infrequently washed/changed], etc
- Receiving unsuitable food: hosts should have been made aware in the agreement with the college that in some circumstances international students on cultural or religious grounds may not be able to eat certain or any meats, etc. Food provided should also not be out of date, etc
- That you experience racism or prejudice due to your nationality, ethnicity, colour of your skin, religion or culture. Racial discrimination is a very serious crime in the UK and can result in prosecution and even imprisonment if proven.

**Note:** your college/university accommodation office should have emphasised this matter in the formal agreement with the host family.

Should you experience any of the above let your college/university accommodation or international office/officer know. You should also inform (if you have one) your students union welfare officer or advice centre, and your tutor – he/she will have a direct interest in the matter because living such negative experiences will impact badly on your ability to concentrate on your academic studies and how you perform with assignments, exams, and in the class or seminar room.

## **2. Police/safety/crime prevention and reporting (प्रहरी/ सुरक्षा/ अपराधको रोकथाम र रिपोर्ट गर्ने )**

**Nepalese students (unlike some other international students) are not required to register with an advised police station at the time they commence their residency and academic studies in the UK.**

The police provide important safety and crime prevention and reporting guidance, highlights of which with additional notes are provided below.

Every college and university in the UK falls within a community police office team area (commonly, a community police officer(s) is assigned to a university): find out the name and contact number of your local community police officer (your students' union or international student welfare officer will know these), so that you can contact them in the event of witnessing or experiencing a crime, an accident or anti-social behaviour.

### **Personal possessions/cash/credit card safety: (निजी सम्पत्तीहरू/ नगद/ बैंक कार्ड सुरक्षा)**

- Never carry all of your money or passport with you: apart from pocket money, cash should be kept in your bank account and your university/college will also have facilities for keeping your passport and important personal identity papers safe, or can produce guidance for same
- Do not keep large amounts of cash hidden in your room/lodging (this a common practice of many international students, perhaps occasioned by minimising visits to banks: use of ATM's is an advised safer way of having money at need, with the holding of cash kept to a minimum
- Try to carry valuables such as cameras, electronic notepads, I-phones out of sight
- Never leave your bag unattended in public places (such as on trains): it may be stolen or taken away and destroyed because treated as suspicious (there are stringent laws in the UK regarding this)

### **Personal Safety: (व्यक्तिगत सुरक्षा)**

- Try to find out from student friends places (such as 'short-cut alleys' or subways at night) that have a bad reputation and avoid these: if you have to use subways after dark, go with a friend or group.
- Always use well lit areas and busy roads and avoid quiet areas
- Report to your student union welfare officer or international office if you have had experience of dangerous locations (such as maybe frequented by people under the influence of alcohol or aggressive beggars): this can help others, identify problem areas and enable your educational establishment to represent the problem to the local council or police (who can then more easily patrol these more frequently)
- When you go out, find out in advance where you are going, and let trusted student friends or your host family know and tell them when to expect you back
- Walk confidently, and walk with friends. Never walk alone at night off campus – use a taxi instead
- Always seek to avoid direct eye contact with strangers who may beckon or engage you in conversation
- Never take money or gifts from people you don't know
- Never go back with someone that you may meet in a nightclub, bar or pub: be instantly suspicious of any stranger that proposes this or seeks to pressurize into leaving your friends and accompanying them alone (never give your mobile phone number or details of where you live to them)
- Consider carrying a personal attack alarm
- Never tell strangers any of your personal details, especially where you live
- Do not speak to strangers who may seek to engage you in conversation from their cars

### **What if something goes wrong: (कुनै किसिमको समस्या भएमा)**

- If you are physically or verbally assaulted, followed (it is regarded as a serious crime to purposely follow somebody: constituting invasion of privacy, intimidation and harassment), or threatened, go straight to the nearest shop or any public building (pubs/bars/clubs commonly have security guards at their entrances, and the same applies to many mini-supermarket chains [Tesco, etc]). Ask somebody to contact the police for you; and explain that the police should be aware that you are an international student, since the police have a 'language-line' facility for those with limited English.
- In communicating your information about the incident speak slowly to help all details about the incident be related to the police officer.
- If anything occurs to you, never keep it to yourself: report it immediately to your college welfare officer/student union/tutor/host family, and/or to a trusted friend. By reporting the incident swiftly you can have an opportunity for the person to be **a)** identified/caught, and **b)** protect others by making the incident known, and **c)** recover much more quickly from the psychological harm caused by the assault or incident.
- On reporting a crime, you will be given a Crime Identification Number: it is very important to keep a record of this since it will be used in subsequent communications with the police regarding your case.

**Please note:** your university/college medical centre/facility will have a professional counsellor, or be able to arrange for you to see one, to help you recover more fully from the shock element of such an incident.

If you need someone to talk to confidentially you can call The Line – this is a freephone number for young people living or studying away from home. The number is **0800 88 44 44**

### **General laws for you to be aware of: (थाहा हुनुपर्ने सामान्य कानुनहरु)**

**Please Note:** if you transgress these laws you may be in real danger of being fined, prosecuted and in the more serious cases (stealing and drugs related, carrying weapons, etc) run the risk of imprisonment, deportation from the UK and the end of your studies!

- You must be 18 or over to buy cigarettes or alcohol, and will be commonly asked in shops and off-licences (shops that mainly sell alcoholic drink) to show proof of your age – such as student card, etc
- As noted above, it is illegal to cycle on pavements, and some public access areas may carry prohibitions on cycling for given periods of the year (such as seaside resorts promenade areas during the summer season) and times of day
- Be quiet on your way home at night (such as coming back from nightclubs/bars/pubs) – noisy behaviour is regarded as antisocial and can be subject to police intervention
- Many town centres and other designated areas have restrictions that prohibit drinking alcohol in public (such as from lager or cider cans/bottles): police commonly patrol these areas and they have CC TV cover
- Do not block paths/pavements: if you are in a group, ensure that you gather to the side to leave space for others to pass by
- Do not drop litter: always use public bins to dispose of this, and also be aware that in some areas it is required that cigarette stubs are deposited in contains provided and not on the ground – people are sometimes fined for not doing so!
- You must not carry drugs of any kind (except marked medical drugs prescribed by your doctor), nor use or supply any illegal drugs (including cocaine, cannabis, heroin, LSD, Ecstasy, Amphetamines, etc)
- It is a crime to steal or shoplift (stealing goods from shops)
- It is illegal to carry weapons including self defence sprays and knives
- It is unlawful to use offensive, threatening or abusive word and behaviour

CCTV is used widely in urban centres and main road areas in the UK as well as on public transport, and records evidence of anti-social and or criminal behaviour; this can be used in cases of civil or criminal prosecutions

### **3. Academic and related: (शिक्षा सम्बन्धी)**

The successful processing of language study and degree course work is the key area of priority and concern for international students studying in the UK at language schools and higher education establishments.

The challenges faced by international students compared to UK ones, are of a considerably greater magnitude; this is a fact that is sometimes on a day to day basis not always as clearly appreciated by those in college and university establishments that have international student populations.

Your tutors can assist directly with further support and guidance about the additional particular academic support needs you have. In addition your students' union / international office / international students' welfare officer can further assist and provide representation for or guidance about any particular academic and related administrative needs you experience.

A further guidance and support facility is provided through the National Union of Students (NUS). You can visit the following link to access helpful academic support and guidance from the NUS (you will need to

create an account first: a registration link is provided on the page).  
<http://www.nusconnect.org.uk/campaigns/international/academic-support/>

#### **Attendance at lectures: (लेक्चरमा उपस्थिति)**

At language schools/colleges you will be required to attend, as a general rule, not less than about 80% of lectures.

At higher education institutions/universities, you should still find out from your course leader the advised minimum of lectures to attend, but in general university study involves a much greater degree of e-related distance learning that means a certain amount of crucial academic study and related assignment and exam preparation work is no longer covered by lectures to the extent it formerly did in recent times.

#### **4. Budgeting: (बजेट प्रबन्धन)**

The In addition to academic performance pressures and the distractions that commonly occur during college and university study through socialising (forming friendships and sometimes relationships) the most challenging area for students – especially international students – is how to manage money well and avoid or keep debts to a minimum. This is especially important at university level -- particularly from the start of your second year when you will normally be required to live in private accommodation – where you will be required to learn budgeting / money management skills that will equip you for later when you graduate, seek employment and establish your own home. In brief, these practical day to day living skills can ultimately be as important as your academic attainment level.

Your university or college should be able to provide you, sometimes through an international office/officer or students union advice centre, with valuable guidelines about how to budget effectively.

You should create a list of your total income and expenditure on a weekly/monthly/quarterly [three-monthly] basis, with the aim of having totals for both at the end of each a calendar [12 month] year. You should consider making a register (or ideally an electronic version of this such as an Excel spreadsheet) to cover the following.

Budgeting details are provided as an **appendix** to this information pack, and in addition further help in structuring your budget can be found at: <http://international.studentcalculator.org.uk/>

#### **5. Health & NHS: (स्वास्थ्य र एन एच एस)**

As a general introduction to the NHS (National Health Service), how and why to register, visit: [http://www.ukcisa.org.uk/student/info\\_sheets/keeping\\_healthy.php](http://www.ukcisa.org.uk/student/info_sheets/keeping_healthy.php)

It is not uncommon for international students to not register with an NHS doctor (known as a 'general practitioner') throughout the period of their study in the UK. However, whilst most NHS pharmacies (these are marked by the NHS blue and white logo) can provide for most needs, if unwell or in the event of accidents, many services cannot be accessed (such as diagnosis and subsequent provision of prescribed medicine [antibiotics, stronger pain killers, etc) unless you are registered with an NHS general practice.



**Appointments:** You can make an appointment to see a doctor/GP by either visiting the doctor's surgery/practice, or by telephoning them. **Note:** in the event that you do not require the appointment, telephone the practice as soon as possible.

The NHS and equality and professional standards of service user [patient] care:

All NHS trusts, general practices and other NHS services have Complaints procedures designed for you, the service user / patient, as and if required.

The NHS is not perfect but it strives for excellence in providing for the health needs of all UK citizens, irrespective of ethnicity, gender, age, disability or sexual orientation.

Discriminatory behaviour is rare but from time to time discovered. It is important to report this should it occur (this protects others from similar treatment):

**Patients Advice Guide:**

[http://www.adviceguide.org.uk/england/healthcare\\_e/healthcare\\_nhs\\_healthcare\\_e/nhs\\_patients\\_rights.htm#discrimination](http://www.adviceguide.org.uk/england/healthcare_e/healthcare_nhs_healthcare_e/nhs_patients_rights.htm#discrimination)

**Note:** when you register with an NHS General Practice you will be allocated to a Practice 'GP': there are commonly a number of GPs at every NHS General Practice. It is the experience of UK residents registered with these practices that if they are not happy for any reason with the GP they are directly registered with when making an appointment, ask the receptionist to have their appointment made with another practice GP.

**Reasons to register with your local NHS General Practice:**

There are many very important reasons to register with your local NHS general practice. You will be able to:

Fully access hospital services, such as tests at hospital specialist departments: if you are not registered with a general practice the arrangement of such tests is very problematic.

In addition, through being registered with your local NHS general practice you will have access to a great range of free services, and valuable information healthcare resources that amongst others include:

- Free NHS 'health checks' – that help identify risks of heart disease, stroke, diabetes and kidney disease and assist you with preventing their development
- inoculations for influenza ['Flu'], and vaccinations and health guidance for overseas travel
- free help to stop smoking
- receive non-judgmental stigma-free confidential guidance concerning sexual health and topics such as sexual orientation information signposting
- mental health is treated by the NHS in a considerate and stigma-free way, with self-help guidance being commonly utilised for its value in enabling the patient 'to take charge of their health' as much as possible
- for covering all female health needs and related tests, female NHS service users have the right to request a female doctor or specialist to be the main source of contact
- help with accessing the extensive range of advice services provided by NHS pharmacies

**Note:** Female patients from ethnic communities using hospital services (for example when inpatients in childbirth, etc) can request and be provided with cultural and religious sensitive dietary requirements.

## **6. Cross-cultural/multicultural learning: (परसांस्कृतिक / बहुसांस्कृतिक ज्ञान)**

The opportunity open to international students living and studying in the UK, to share their cultures with others and to in turn learn more about the society and culture of the host country and that of fellow international students, is one of the most valuable experiences available. It equips them with invaluable skills for life in terms of how to engage with and relate to those from different lands and cultures.

At the same time, the issue of culture and language barriers isolation is commonly known and experienced by international students. However, colleges and universities can and are tackling the challenge of socio-cultural isolation characteristically experienced by international students, with a view to also enabling UK students to not miss out on understanding at a direct personal level more about the wider world and directly engaging in multicultural learning.

Global cinema, global café, 'one world' faith/beliefs and culture events, lectures and multicultural learning and culture exchange activities can all play their part. These not only highlight different cultures in a range of interactive ways, but in particular through them emphasise that college and university establishments provide a type of 'one world citizenship/fellowship awareness' learning dimension that is in many ways as valuable a tool for life and the workplace in an increasingly globalised world, as academic qualifications.

Finally, 'tandem learning,' or '1-2-1 language and culture exchange': where two students agree to meet on a regular basis to share their respective cultures and to teach each other language skills in areas that they are particularly interested in or find challenging.

An increasing number of UK universities are now providing this student to student level facility, which is very popular with international students studying in the UK who wish to broaden their global learning perspectives, make new friends, and improve their spoken and written English in ways that complement more formal language study classes. Significantly, in the case of the Bournemouth University [Students' Union and Language Study Centre directed] culture and language exchange facility, this was initiated and led directly by international students of the university's Chinese Students and Scholars Association [CSSA] and OCES -- [www.o-ces.com](http://www.o-ces.com) -- who prior to its creation came together and over an 18 month period demonstrated the need for such a facility.

## **7. Part-time employment: (अन्सकालिन (पार्ट-टाइम) जागिर)**

Because there is frequently a considerable 'cost of day-to-day living' difference between funds received by international students from parents and supporting/sponsoring organisations in their home countries, and actual day-to-day living expenses in the UK, a considerable number of international students have to consider part-time work to supplement their finances.

A further aspect concerns course-related unremunerated work-experience undertaken by international students (as well as by UK students) with relevant organisations and businesses. This can range from mental health support voluntary organisations (MIND, etc), to corporate businesses and care homes.

*What are the issues dangers and challenges involved in international students undertaking part-time employment?*

Whilst in most cases international students undertaking part-time employment face no more risks or challenges than UK students, in a minority of cases they suffer from considerable additional disadvantages, some of which place them in positions of very real exploitation despite the safeguards of UK government legislation that exists to prevent such abuses and attendant dangers.

Many international students find that the only part-time work available to them centres on the catering and hotel/hospitality sectors. However, they regard part-time work as a specially important opportunity to gain work experience of a valuable practical kind, and in addition to further develop their workplace context and social interaction spoken and written English.

Bournemouth University student Carol Zhang (University branch OCES President 2012-13: [www.o-ces.com](http://www.o-ces.com)) in contributing to this resource, advised from her experience and the expressed needs and wishes of many other international students, that non-hospitality industry part-time work opportunities should be regarded by host academic institutes (universities and colleges) as important to support. This, because they provide valuable skills, CV credentials and better settings for developing means of gaining better spoken and written English proficiency. Banking, tourism, charity shops work, etc are examples of non-hospitality industries especially favoured.

## 8. Equality and Diversity: (सामानता र विविधता)

The UK is a multiracial and multicultural nation that has well established for broader inclusivity and minorities rights. In addition, under the Equality Act [2010], both public sector organisations and private businesses are required to respect and support the inclusivity and anti-discrimination requirements and provisions of the Act. These include amongst others:

- Female/women's equal rights and freedom from sexist discrimination
- Freedom of religious worship and non-religious beliefs
- 'Lesbian, gay, bisexual and transgender' [LGBT] rights and related equality \*

\* In some cases LGBT international students may have come from countries and traditional cultural tradition backgrounds where lesbian and gay identities and related civil and legal rights have been much more restrictive than in the UK (although Nepal in comparison to many neighbouring countries of Asia, has developed a record of substantial awareness of and respect for the equal rights of LGBT citizens) . For such students, living in the UK during the period of their academic studies can provide an invaluable opportunity to reaffirm their LGBT identities in an environment that is free of oppression. If you identify yourself as LGBT your students union will be able to provide signposting to for example a university or college LGBT group, or other supportive resources for those 'coming out' or facing discrimination.

### Note regarding racist and homophobic discriminating behaviour (जातिवाद र होमोफोबिक व्यवहार सम्बन्धी नोटहरू)

Such behaviour is illegal in the UK and can be subject to criminal investigation and prosecution. If you experience racism (verbal or physical intimidation) due to your ethnicity/race, colour, culture or religion, you should report this immediately to both the police and your students' union or international student welfare officer. In addition some parts of the UK have 'Race Equality Councils' which provide advocacy

© UK-Nepal Friendship Society. 2013 Resource creator: Alan Mercel-Sanca UKNFS website: [www.uknfs.org](http://www.uknfs.org)

support to victims of racist behaviour/language: if you do not have a race equality council in your county or city area, you can arrange to visit your local Citizens Advice Bureau [CAB] to report the incident, and seek guidance.

Similarly, homophobic discrimination and related behaviour/language is regarded as a criminal offence, so should you experience this you should report it to your students' union or international students welfare officer.

Racism and homophobia can take place in many settings (in public places, such as on a bus, etc; on rare occasions from fellow students, or from employees of public service organisations). Neither should be tolerated, for suffering in silence harms your quality of life and your ability to study effectively.

### **9. Other: visa extensions: (अन्य प्रवेशाज्ञा विस्तार)**

In certain circumstances international students at professional career development and personal relationships levels, during their time of study in the UK form more long-term connections with the United Kingdom. These can be through successful career development with UK companies and organisations, or through marriage/civil partnerships.

These can involve UK citizenship and visa extension application processes. A useful start-point for the latter can be found via the UKCISA website's visas and immigration information (Citizen's Advice Bureau may also be able to provide further guidance) page: <http://www.ukcisa.org.uk/student/immigration.php>

### **10. Getting about in the UK: Travel and Public Transport: बेलायतमा आए पछि: यात्रा र सार्वजनिक यातायात**

#### **Get a local map**

Your stay in the UK will be much more rewarding, easy and fun if you get to know your local area well. Get a local map and mark on it where the local shops, bus stops, etc are located. As you come across more useful places mark them on your map.

#### **City and non-city/rural area details are provided through:**

a) City street plans books known as 'A-Z' city street map guides: all major cities and towns in the UK have these, and they are available in national stationary and newsagent shops – such as 'WH Smith,' and book stores such as 'Waterstones' and 'Dillons': most smaller 'newsagent' shops (that mainly sell newspapers, magazines, cigarettes, snacks [crisps, etc] and 'soft' [non-alcoholic] drinks) also provide these A-Z Guides.

b) Beyond the towns and cities, if you wish to explore and travel in (by foot, bicycle, or public transport such as trains and buses) the countryside, you will need to purchase an 'Ordnance Survey' map. These maps are provided in a 'fold up and open' traditional map format, and are always available at the national newsagent and bookstore shops mentioned above.

#### **Note regarding the Ordnance Survey' and OS maps:**

The Ordnance Survey is a unique part of the heritage of the United Kingdom, and as it developed from the late 18th century came to set definitive standards of detail and accuracy for the world in terms of scientific map-making: <https://www.ordnancesurvey.co.uk/oswebsite/about-us/our-history/index.html>

Ordnance Survey maps: OS maps of 1:50,000 and 1:25,000 scales provide an unequalled introduction to opportunities for visitors to the UK to explore British cities and towns, and in particular the UK countryside. The 1:25,000 scale maps in particular show the form of the countryside to a degree of exceptional precision. On these field boundaries, types of woodland prehistoric and medieval monuments and landmarks are shown, and also parish boundaries (these provide direct access in many cases to the England of the time of the Norman Conquest [1066] and the 12<sup>th</sup> and 13<sup>th</sup> centuries). OS maps provide you with an invaluable and very direct practical means of both exploring the British countryside, and British local history.

### **Ways of travelling:**

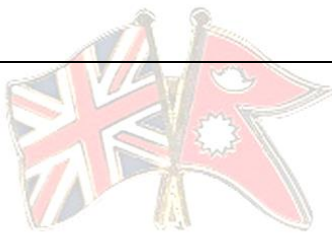
- **Trains:** Trains are a great way to travel around the UK. If you want to make the most of your stay in the UK you should aim to visit some of the historic sites and tourist attractions. You can find out train times by going to [www.nationalrail.co.uk](http://www.nationalrail.co.uk)
- **Buses:** In the UK you can only catch a bus at a bus stop (these commonly have an indicator sign with the number of the bus route/service that stops there, and many have timetables on a board). When you are waiting at a bus stop and you see the number bus you want to catch approaching you should indicate to the driver that you want him to stop. **Note:** In the UK buses will not stop to pick up passengers between bus stops. Do not try to stop a bus if you are not at a bus stop this is not allowed and the bus will not stop.
- **London Underground:** For the students in London, the details planning and travelling by London underground (train) network and buses can be found at [www.tfl.gov.uk](http://www.tfl.gov.uk)

It is worthwhile spending some time getting to know your local bus routes (where the buses go and how frequently). You should be able to pick up leaflets about the bus routes from the students union, the bus station or from the local tourist information office. Alternatively this information should be online.

- **Taxi's:** In the UK you can either telephone for a taxi, or catch one at a designated taxi waiting space (in the UK known as a 'taxi rank'). You cannot put your hand out to request a taxi to stop, since UK taxi companies generally operate a 'no booking, no ride' policy. **Note:** taking a taxi can be expensive but it is worthwhile keeping the number of a local taxi company with you in case of emergency.
- **Bicycles:** One of the best ways to travel around your local area is by cycling. You should be able to buy a cheap second hand bicycle from a local bicycle shop. Make sure you also get a good quality helmet and lock. Your students union and local council will have information about...
  - Local cycle routes
  - Local cycling clubs and groups
  - Cycling lessons
  - Lessons on how to repair and maintain your bicycle
- **By foot:** Walking is 'cheap' [a very common English language term for 'inexpensive'] and a great way for you to get to know your local area. Take a map with you and keep track of where you are. Make sure you think about your own safety when walking...
  - Where possible walk with friends
  - Look at your surroundings and keep an eye open for danger
  - If walking at night try to stay on lit roads

### **Traveling Safely: यात्रा सुरक्षा**

- When travelling alone on a bus/coach, train or tube, always try to sit near other passengers and in the case of buses, to sit within view of the driver if possible. Try to avoid getting into conversations with strangers whilst travelling
- Carefully plan your route and check on bus/coach and train times in advance (available travel websites, and from student information and general college/university information offices. Let friends know of your travel movements and arrange with a trusted friend that you will contact them when you arrive safely at your destination
- Never walk across or touch live railway lines, and never open train doors until the train has completely stopped
- Look both ways when using a pedestrian crossing, and wait for the lights to go green – never walk straight into the road (in the UK cars drive on the left, unlike many other countries)
- If cycling, be aware of ‘one-way’ traffic systems, the fact that cars drive on the left, about cycling restrictions in pedestrian areas. Note: it is illegal to cycle on pavements – you should always keep to designated cycle lanes where available
- Only share taxis with people you know, and never use unmarked taxis: your university/college will also have a list of advised taxi companies to use



#### **4) Raising issues and making a complaint (समस्याहरूको उठान र सिकायत )**

From time to time issues that cause stress – such as perceived lack of support or understanding around your particular needs for course or assignment work, problems with accommodation matters, issues with your bank (around unforeseen charges, etc) – do occur. In most cases these problems may develop further and not go away if you do not challenge them, or at the least ask for clarification from those involved (from tutors to landlords, etc).

If you are having a negative experience, do not keep your this to yourself! It is very likely that other international students (and in some case UK/home ones) may have been or are being subject to the same negative experiences, that distract from concentration upon academic studies or are harmful to everyday quality of life.

Do not allow inherited culture-related traditions [about enduring rather than questioning perceived injustices or unprofessional treatment] to restrict or prevent you from raising a complaint.

**BY RAISING THE ISSUE YOU HAVE EXPERIENCED, AND MAKING A COMPLAINT, YOU NOT ONLY PROTECT YOURSELF (and have the opportunity to bring the matter to an end) BUT ALSO PROTECT OTHERS who may well be experiencing in silence the same injustice/problem.**

Initially speak with the person (tutor, landlord, or other) or organisation representative to explain why you are not satisfied regarding the matter in question. If they prove unresponsive, contact your students union advice centre (or any students union officer) or student welfare officer, to discuss the matter: they should be able to help you directly with guidance and if required represent your issue to the person or organisation in question. In certain circumstances they may advise you to contact an external organisation (Citizens Advice Bureau, Police, local council, etc) that can help more directly.

In some circumstances, if you are still not satisfied with the support or lack of support/guidance given, you can contact the National Union of Students (NUS). They have an international students officer, and are developing further resources and facilities that cover international students particular issues and needs.

UK CISA website provides valuable guidance: <http://www.ukcisa.org.uk/student/complaints.php#legal>

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## **5). Budgeting (बजेटिंग)**

Planning your finances is important to making the period of your stay in the UK as successful as possible. The following details can assist you to manage your money better.



### **Income (money coming in to you):**

Maintenance grant  
Scholarship  
Grant from sponsoring institution or organisation/company  
Parental allowance (if applicable)  
University bursary  
Partner institution bursary  
Professional and career development loan  
Other student bursary  
Wages from part-time work  
Maintenance loan  
Benefits (mainly for UK students)  
NHS bursary (mainly for UK students)  
Contributions from others in household  
Other



### **Outgoings/expenditure (money paid on goods or services):**

**Note:** many of the entries below are based on the Bournemouth University Student Advice Centre budgeting guidance.

#### Home:

Rent  
Home insurance  
Council tax  
Electricity  
Gas  
Water (note: in some areas there are two separate water bills, one for day to day use, the other just for sewage/main drainage)  
Telephone  
TV Licence  
Repairs and renewals  
Household items such as bedding and towels



Laundrette expenses  
Other

Food & Clothes:

Food and groceries  
University/college lunches  
Clothes and shoes  
Other

Travel:

Bus fares to and from college or university campus: including bus cards, etc  
Train and coach fares (for travel to see friends living further away, etc)  
For car drivers: car tax, petrol, car insurance, car servicing

Financial:

Credit card payments  
Bank charges  
Loan repayments (if applicable)  
University/college fees  
Life insurance (if applicable)  
Savings  
Subscriptions  
Mobile phone monthly charge (if you have a mobile phone contract)  
Other

Other: Socialising, communications, healthcare, holidays, etc:

Meals and drinks out  
Cigarettes and alcohol (if applicable)  
Prescriptions and healthcare charges (occasional + if applicable)  
Holidays and day trips  
IT purchases and related accessories  
Mobile phone-cards, mobile phones

Finally, you may wish to have a separate debts and creditors list (for totals owed monthly or quarterly) and divide this in to priority and secondary [credit/other] debts. Priority debts include: rent, council tax, utility bills (electricity, gas, water), any fines, etc.

**Note:** priority debts should always be paid first since non-payment can involve major complications including potential financial penalties/charges, or even risk of legal action, being required to leave your accommodation, have your electricity turned off, etc.

## **6) Useful links and contacts (उपयोगी लिन्कहरु र सम्पर्क)**

**Embassy of Nepal:** [www.nepembassy.org.uk/index.php](http://www.nepembassy.org.uk/index.php)

**Contact:** [www.nepembassy.org.uk/contact\\_us.php](http://www.nepembassy.org.uk/contact_us.php)

**Department of Passport [DOP]:** [dopmofa.gov.np/](http://dopmofa.gov.np/)

**BBC Radio Nepali:** [www.bbc.co.uk/nepali](http://www.bbc.co.uk/nepali)

British Council 'Creating Confidence' PDF (Safety, finding accommodation, insurance, police, and more):  
[http://www.britishcouncil.org/creating\\_confidence\\_2011-12.pdf](http://www.britishcouncil.org/creating_confidence_2011-12.pdf)

NUS International Students Academic Support information resources home page (**Note:** you will need to register and provide your student union id to access the information available):

<http://www.nusconnect.org.uk/campaigns/international/academic-support/>

NUS Contact: <http://www.nusconnect.org.uk/about/contactus/>

**UK Council for International Students Affairs:** <http://www.ukcisa.org.uk/>

**UKCISA information sheets:** [http://www.ukcisa.org.uk/student/information\\_sheets.php](http://www.ukcisa.org.uk/student/information_sheets.php)

**Tool to help budgeting:** <http://international.studentcalculator.org.uk/>

**Health and accessing NHS services:** [http://www.ukcisa.org.uk/student/info\\_sheets/keeping\\_healthy.php](http://www.ukcisa.org.uk/student/info_sheets/keeping_healthy.php)

**Culture shock and guidance for adjustment to living and studying in the UK:**

[http://www.ukcisa.org.uk/student/info\\_sheets/culture\\_shock.php](http://www.ukcisa.org.uk/student/info_sheets/culture_shock.php)

**Bank accounts & related:** [http://www.ukcisa.org.uk/student/bank\\_account.php](http://www.ukcisa.org.uk/student/bank_account.php) and BBA international students' information pack: <http://www.abdn.ac.uk/documents/guide-to-opening-bank-account.pdf>

**Visas and immigration:** <http://www.ukcisa.org.uk/student/immigration.php>

**Working in the UK during your studies:** [http://www.ukcisa.org.uk/student/working\\_during.php](http://www.ukcisa.org.uk/student/working_during.php)

**Making a complaint:** <http://www.ukcisa.org.uk/student/complaints.php#legal>

### **Other useful links:**

<http://www.foreignstudents.com/>

<http://www.keele.ac.uk/studentcounselling/thingsnotgoingright/commonproblemsforinternationalstudents/>

About benefits that you may be able to claim while studying in the UK:

[http://www.ukcisa.org.uk/student/info\\_sheets/welfare.php](http://www.ukcisa.org.uk/student/info_sheets/welfare.php)

## **7) Attributions and contributors: (श्रेय तथा योगदान कर्ताहरू)**

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