

ESCAPING STUDENT DEBT WITH A 'PREPAID MENTALITY'

University has always been a vibrant and exciting place to be, and an experience that everyone who's been thinks that everyone else should have. But financial trouble can quickly put a downer on things and turn a great experience into more of a nightmare.

Overdrafts are maxed out, assignments are due and there isn't an hour of overtime at work that hasn't already been filled. As a student in the "noughties" it can easily seem like things are stacked against you, and unfortunately they are. Loans, overdrafts, credit cards, tuition fees, food costs, entertainment, clothes rapidly take their toll on the bank balance.

Minus-money is often the only thing that students see while at university but this is going to have to change. Recent news reports state that students who started



University last year could expect to graduate with debts of £17,500 now that "top-up" tuition fees have come in to force. The trouble is that too many students only think about debt once they've left university, when they could save themselves a lot of worry by addressing the issue sooner.

With access to massive overdrafts it is extremely difficult for students to stay within budget. However, by using a prepaid card they are able to control their spending. For example by using a Prime Card as a budgeting measure students can decide

how much they want to spend before they go shopping or before a night out. By loading the most that can be spent on one occasion on the card, users are free to forget about budgeting as they just can't spend what isn't there. By adopting this "prepaid mentality", just like with prepay mobile phones, students will find that budgeting simply isn't as painful as they thought and can come out of uni with a much smaller financial burden.

Find out more about the Prime Card here:

www.idtprime.com

NO BANK ACCOUNT REQUIRED NO CREDIT CHECKS NO DOCUMENTS

THE INSTANT **PRIME** PREPAID MASTERCARD®



**Worried about controlling your money?
Having trouble getting a credit card?**

You can buy Prime from thousands of convenience stores around the UK. You don't need to fill in forms or provide any documents. Simply hand over the money you wish to load (plus a £3 card fee) and it's ready to use immediately in shops and online.* Spend wherever you see the MasterCard acceptance mark – that's at over 25 million locations worldwide. It really is that simple!




No debts. No worries. No problem.

As it's prepaid, you can only spend what you load and you can't go into debt. You also have the option to top it up (like a 'pay as you go' phone) and to use it at cash machines around the world.** If you're worried about managing your finances at University, here's how Prime can help:

- Control your spending – stick to your budget by only loading what you can afford
- Pay your flat-share utility bills – club together and then pay online
- Safer than cash – you can put a stop on a lost card
- Take cash abroad securely – ideal for travelling, holidays or your gap year
- Get a second card on the same account – parents or relatives can top up your money**
- Ideal as a present – it's like a gift voucher, but better

**For more information and to find your nearest store,
please visit idtprime.com or call 0870 144 0280.**

*For some internet purchases pre-register a username and address at www.idtprime.com **Subject to application for upgraded services being approved.  IDT FINANCE
Purchase fees, usage fees, upgrade fees and card value limits apply. Details and applicable terms and conditions are available at www.idtprime.com. Purchaser must be over 18.
The Prime electronic money card is issued by IDT Financial Services Limited pursuant to license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. IDT Financial Services Limited is authorised and regulated by the Financial Services Commission, Gibraltar. Registered Office: 57-63 Line Wall Road, Gibraltar. Registered No: 95716.
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