



## Finalist Information

### Stuff you need to know or do to survive life after Keele.....

- Email/computer accounts are normally closed a week or two after graduation. We can't be more specific than this at the time of going to press so we suggest you start letting people know that the account will no longer be active. You should also back up any information saved on your University account e.g. essays and dissertations.
- For £20 you can get a Grad Card. You can use it to gain access to the Students' Union in the same way you can currently use your Keele/NUS card. More information is available from the main [www.kusu.net/gradcard](http://www.kusu.net/gradcard) or collect a form from the VP Communication (top floor of SU) or email [vp.comms@kusu.keele.ac.uk](mailto:vp.comms@kusu.keele.ac.uk)
- If you fill out the graduation information forms you will be automatically added to the Keele Alumni list. For more information take a look at <http://www.keele.ac.uk/depts/uso/alumni>
- Careers guidance – Keele graduates are allowed to use the Careers Service for up to three years after they have finished their course. There is also a reciprocal arrangement with other University Careers Services.
- Redirecting mail – remember to notify people that your mailing address has changed – banks, insurance companies, friends and family, debt collection agencies, magazine subscriptions, academic affairs etc. Royal Mail provide a redirection service but there is a charge for this. If you have time on your hands, you could write a standard letter informing people of your change of postal and/or email address.
- If you receive income-based JSA you will automatically be entitled to free prescriptions, free eye tests, help with buying glasses/contact lenses, free dental treatment and even free wigs and fabric supports! So even if you are only on benefits for a few weeks, it is the ideal time to get in those health checks before you start your new job.
- If you need to extend your leave to remain, in order to attend your graduation, contact the IAU for more details and info on the terms and conditions that will apply.
- If you are staying in the area after graduation, remember to tell your doctors, otherwise after a period of time your medical records will be returned to central storage.
- With most banks you will be able to keep your preferential student terms for some time after graduation, check details with them. If you are off travelling you must tell them and, if possible, leave authority with a third person to liaise with your bank on your behalf.
- If you are starting a job, it may be a good idea to check your contract carefully. It is often easier to negotiate terms on your way in rather than once you're employed. If there is anything you are not sure about, the IAU may be able to help.
- Graduate Loans – shop around! Most banks offer a variety of graduate and post-graduate packages, what they offer varies considerably so make sure you find one that suits you.
- National Insurance – you may receive notification from the Inland Revenue, informing you of any incomplete contributions years and how much more National Insurance you 'owe'. This is not a bill – they are giving you the opportunity to make up the contributions voluntarily – but if you do not make up the gap it will reduce your future amount of state pension. You only have up to 6 years to make up any missing payments so if you aren't sure whether to pay this, seek advice.
- Railcard – if you are over 26 you can still get a young person's railcard as long as you are a full time student – make sure you renew your card before the end of term.
- Tax – if you have not worked from April during your final year, you will have 'unused' tax allowance when you start work. Your employer will normally adjust the tax you pay to use this up, if you need clarification on your tax position, see the IAU.

### STUDENT LOANS

For information about repaying your student loan go to the SLC Repayments Section

<http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/RepayingStudentLoansCoursesStartingFrom1998/index.htm>