

Annual Student Writer Competition 2005

Are you passionate about psychology?

Fancy shouting about it to 40,000 readers, and winning a great prize?

The Psychologist, the Professional Practice Board and the Research Board are again sponsoring the Annual Student Writer Competition. There are two categories – **undergraduate** and **postgraduate** – with one winner from each. Winners will have their articles published in *The Psychologist*, and will also get an expenses-paid trip to the Society's London Lectures or Annual Conference (UK travel, hotel and registration fee).

What could I write about?

Some suggestions:

- an overview of published research in an area of general interest
- a psychological angle on a major news story or social issue
- your own research (but only as one part of a broader article)
- your placement experiences (check with the workplace first)
- a reassessment of a famous study or a psychologist's contribution
- what you love about psychology

What are we looking for?

You need to be able to hook the reader in and keep them interested right to the end. Think about the wide-ranging audience of *The Psychologist* and write for them – don't just submit something you wrote for another purpose. Think *journalism* rather than *journal*: the piece must have sound and properly cited psychological content, but quality of writing and clarity of argument are just as important. An element of debate can help; originality is the key.

1. Send three copies of your article, maximum 1500 words, to: The Psychologist Annual Student Writer Competition, The British Psychological Society, 48 Princess Road East, Leicester LE1 7DR, to arrive no later than **MONDAY 31 JANUARY 2005**.
2. **Do not** put your name on the article itself – the judges will work blind.
3. On a separate sheet please list **all** of the following: name, address, telephone and fax numbers, e-mail, departmental address, name of head of department/supervisor, word count, and which category you are entering (either **undergraduate** or **postgraduate**).

Judging will take place in February and winners will be notified in early March. See the July issue of *The Psychologist* for the judges' report on this year's competition and the winning entries. *A Guide to Writing for The Psychologist*, is available free from the Society's office, or at www.bps.org.uk/publications/psypwritng.cfm.

Good luck – good writing!

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Short articles (around 600 words), news, tips, quotes, cartoons and other contributions of particular relevance to students are most welcome. Send to: Nicola Hills, c/o the Society's Leicester office. E-mail: Nicola_Hills@hotmail.com

Alleviating the burden of student loans

BY ADRIAN J. SCOTT & JEFF GAVIN

In the UK a university education is becoming synonymous with 'debt'. An average student can expect to owe anything from £7000 to £10,000 by the time they graduate, and these figures are set to rise from 2006/7 when universities can set their own tuition fees. From a psychological perspective, what can students do to alleviate the burden of their student loans? We have several pieces of advice.

Reinterpret

It is important for students to think of their student loans as an investment rather than as a debt. Our current research with 198 University of Bath students shows that the majority (60 per cent) see their student loans as a debt; and this group is more likely to suffer stress compared with those viewing their loans as an investment (34 per cent and 18 per cent respectively).

Consequently, we advise students to focus on the beneficial aspects of the student loan scheme, and to interpret the loans positively as a long-term investment rather than negatively as a short-term debt. It is important to remember that the knowledge and skills acquired at university are rewarded by improved employment prospects and (ideally) increased salaries in the future. In addition, students need to remind themselves of the unique nature of the student loans scheme. In contrast with other loans, such as those offered by banks or credit card companies, the interest rate is equivalent to the rate of inflation and does not have to be repaid until graduates are employed and earning over a certain threshold (currently set at £10,000).

Redistribute

Budgeting is a difficult task for people generally, but more so for students because of the nature of the student loan scheme. The payment system results in students receiving large amounts of money in lump sums, which encourages spending and makes self-control difficult. In a study of student money management it was found that students used different sources of money in distinct ways (Morgan *et al.*, 2001). For example, money from parents tended to be used

for rent and food, but not for social expenditure. Some students went as far as distributing their income across discrete bank accounts in an attempt to control their spending. This process is known as mental accounting, in which the temptation to spend varies between accounts. The problem for students, however, is that banks require the payment of loans into a single student account, and it is this account that carries the highest temptation to spend.

We believe that budgeting would be helped by decreasing the temptation to spend from the student account and encouraging spending from a more limited and controlled monthly account. Increased control over spending can be achieved by dividing the lump sum payments into smaller monthly payments via a standing order to an additional account. Ideally, this separation of funds into manageable 'chunks' will decrease the likelihood of students overspending. At worst, overspending will result in a monthly shortfall rather than one lasting for several months.

Reassess

Having little money and being in debt are for many the worst aspects of university life. What's more, students who experience day-to-day financial difficulties are more likely to suffer depression, anxiety and stress (Scott,

2004). Simply worrying about finances without taking any practical action, however, does little or nothing to alleviate the situation.

It is important for students to realistically assess their financial circumstances and acknowledge the limits of their self-control. Many students encounter problems managing their money at university and often avoid seeking help until they are experiencing serious difficulties. If students are already experiencing difficulties and are therefore unable to benefit from the advice we have given, they should consider professional assistance. Campus-based banks have managers who deal specifically with student needs, and universities have student money advisers who provide confidential advice and support to all students in a non-judgemental environment.

References

- Morgan, M., Roberts, C.E. & Powdrill, P. (2001). More money than sense? Investigating student money management. In A.J. Scott, A. Lewis & S.E.G. Lea (Eds.) *Student debt: The causes and consequences of undergraduate borrowing in the UK* (pp. 19–35). Bristol: The Policy Press.
- Scott, A.J. (2004). *The psychology of UK student debt*. Unpublished PhD thesis, University of Bath.

■ *Adrian Scott and Jeff Gavin are in the Department of Psychology at the University of Bath.*

BEHIND THE NAME

by Noel Sheehy

Experimental social psychologist **KURT LEWIN** formulated a field theory to account for the events within a person's 'life-space' – all of the influences acting on them at a given time. His concept of 'field' refers to the totality of psychological factors acting at any particular moment to determine a person's behaviour. His phenomenological psychology may have been partly rooted in his early experiences as a front line soldier in the First World War. One of his first papers, 'Battlefield' (1917), published in the *German Journal for Applied Psychology*, suggests that he conceptualised the idea of 'field' as a phenomenon created through the action of opposing forces.

Further reading: Lewin, K. & Gold, M. (1999). *The complete social scientist: A Kurt Lewin reader*. Washington, DC: APA.