

# The University Reputation Summit 20 25

Building trust while supporting  
financial wellbeing

\*blackbullion



# Trust, Credibility & Influence in UK Higher Education

- The need



The challenges



Long term success



Short term wins



○ external stakeholders:

○ internal stakeholders





**410,000 students.**  
**50+ universities.**  
**60+ companies**  
**£25m in additional funding opportunity.**

Blackbullion's data intelligence capabilities turns students' financial behaviour into actionable insights to improve decision-making, power retention, support early intervention to reduce non-continuation, and elevate the student experience.



# The problem

The perception of higher education has taken a beating

- The cost of university
- The cost of debt
- Getting a job
- The graduate premium

## People greatly overestimate graduates' levels of regret about going to university and the negative impact of debt on their lives

What percentage of graduates in the UK do you think say ...

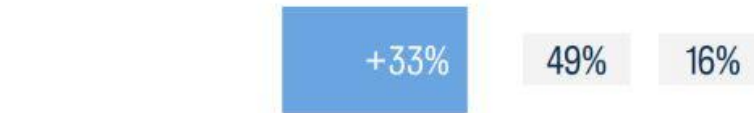
... they'd choose NOT to go to university if they had the choice again?



... they'd still go to university but choose a different degree if they had the choice again?

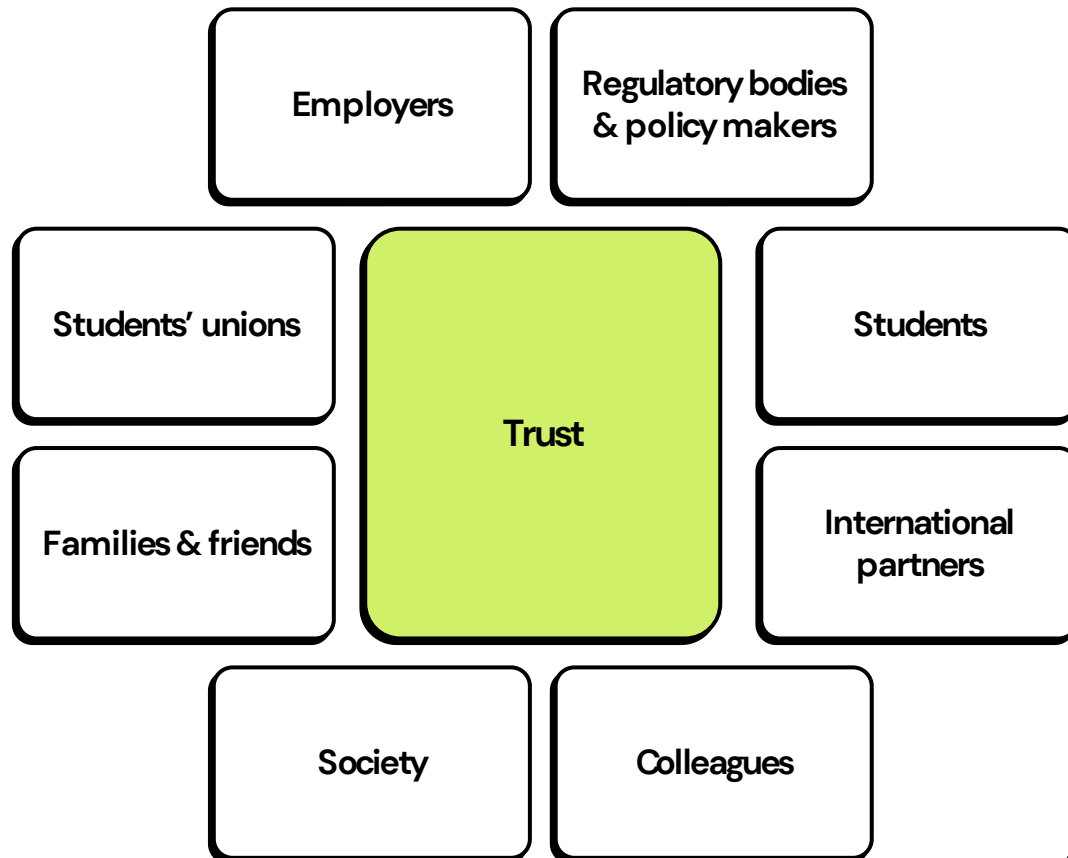


... the debt they ran up in going to university has negatively impacted their lives?



# The challenge

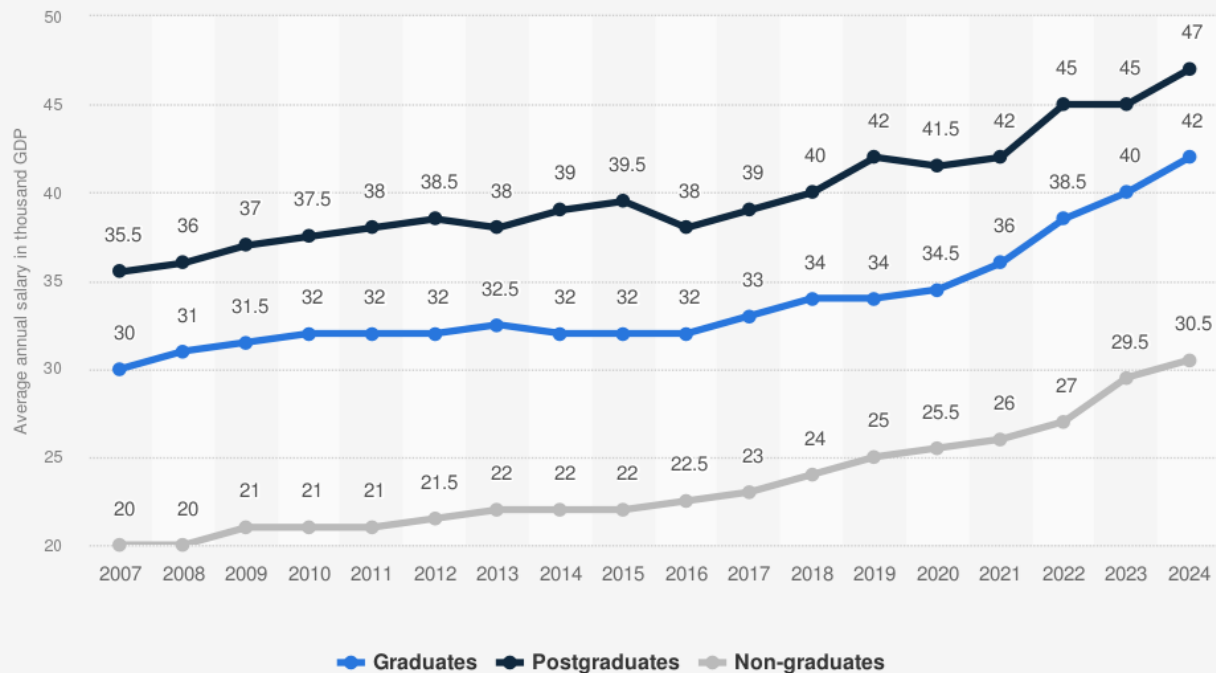
- Many stakeholders
- Multiple and sometimes conflicting priorities and constraints
- *"it's always been done like this"* has never seemed so dated



# Perception –v– reality

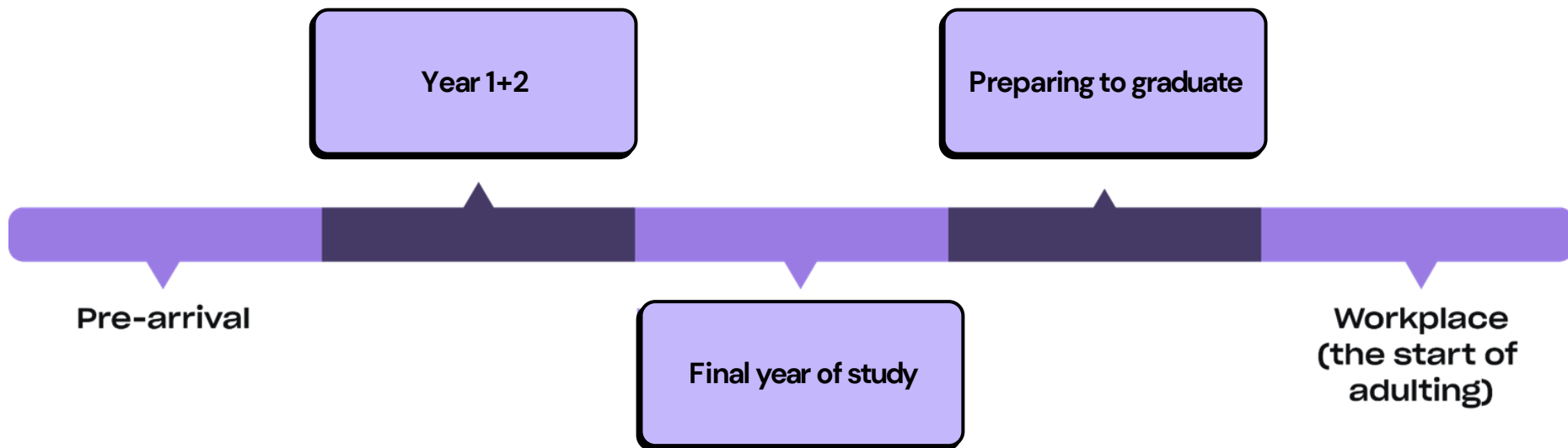
- University remains a strong economic investment for many
- The “graduate premium” persists over time
- Degrees deliver value over the long run

Average annual salary of graduates and non-graduates in England from 2007 to 2024  
(in 1,000 GBP)



Sources  
GOV.UK; UK Department for Education  
© Statista 2025

Additional Information:  
United Kingdom (England); 2007 to 2024; 16-64



# Trust as a Strategic Metric

## Students

Financial concerns, including cost of living concerns, contribute hugely to non-continuation

## Parents/ Guardians

Expect transparency on financial and mental health support

## The Public

Concerns about the value of higher education and the ROI for taxpayers

## Internal

*"falling between the cracks"* is not acceptable, but silos remain

## Building Trust pre-arrival - parents & guardians

### Transparency

Over explain - transparency builds trust in the institution's competence and stability.

### Ease of discovery

Centralise information to build trust & credibility

### Communication

Parents are essential influencers, consider how you speak with them and where you reach them

### Blackbullion

A single, trusted hub for financial guidance to help families feel prepared long before freshers

## Building Trust pre-arrival - students

**Ease of discovery**

Centralise information eg. funding

**Personalise**

Students expect fast, clear, personalised support — shaped by commercial fintech standards.

**Anticipate**

Students don't know what they don't know...do lots of tips & hacks

**Blackbullion**

From loan drop to loan drop the Blackbullion app helps centralise students' financial life so they can effectively budget and take control

# Building Trust by knowing your audience

## Early intervention

Address anticipated issues early eg. support for mature students, transport support for commuter students

## Using Data

There are leading indicators to track eg. Financial issues surface months before academic performance drops.

## Anticipate

Spotting patterns early can be the determining factor in student non-continuation

## Blackbullion

RetainIQ — predictive financial risk detection aligned with institutional continuation strategies and APP goals.

# Building Trust in lead up to graduation

**Industry relationships**

Create opportunities for students to engage with industry – stronger, higher-value partnerships that reinforce institutional credibility.

**Career preparedness**

Embed real-world, employer-informed skills and competencies throughout the university lifecycle

**Insights**

Employer-institution collaborations using real behavioural data have strengthened placement and employability outcomes

**Blackbullion**

Career Blueprint: accelerates the readiness of students & apprentices by combining employability, "soft-skills" and financial wellbeing

# The Trust feedback loop – building internal trust

**Data led decision making**

Evidence-led decision making to withstand audit, funding scrutiny and political shifts given conflicting objectives

**Smash silos**

360° degree execution mitigates "falling between the cracks"

**Data & Insights**

Sharing different insights across the institution gives a maximally useful understanding of students.

**Blackbullion**

Real-time behavioural and financial data, giving institutions confidence to act ahead of risk – not after the damage

# We're changing the face of GenZ money. Join us.



**\* blackbullion**

Vivi Friedgut  
Founder/CEO

[vivi@blackbullion.com](mailto:vivi@blackbullion.com)  
+447837272963