



Student Happiness Index

2021



Introducing the Happiness Index

Endsleigh, in partnership with the National Union of Students (NUS), is proud to present the first Student Happiness Index Report.

Through the NUS student membership, Endsleigh reached out to thousands of students to gather feedback on the year they've had; creating the first study of its kind to assess student happiness and identify the reasons why students *Flourish* and *Flounder*.

Flourish, Fortunate, Falter and Flounder

Throughout this report the terms *Flourish*, *Fortunate*, *Falter* and *Flounder* are used to describe the categorisation of students based on their responses, using 10 point scale measures for current happiness and future optimism.

- *Flourished* were identified as those that rated both their happiness and optimism for the future at 7-10
- *Floundered* rated both their happiness and optimism for the future 0-6

- *Fortunate*, were those that scored 7-10 for happiness but 0-6 for optimism
- *Faltered* students scored 0-6 for happiness but 7-10 for optimism

Undergraduates, Postgraduates and Part-time students

This report also looks at students by their level of study and whether they are full or part-time.

Where the terms 'undergraduates' and 'postgraduates' are used, they refer to full-time students.

Endsleigh's Student Happiness Index measurement

The Student Happiness Index Score is calculated by taking the percentage of unhappy students from the percentage of happy students based on the ratings given. It is presented as a score on a range of -100 (all students are unhappy) to +100 (all students are happy). Consequently a neutral result would be a score of zero.

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Endsleigh Insurance was founded in 1965 by the National Union of Students to cater for the specialist needs of the student, education and charity sectors.



Established in 1922, the National Union of Students is a movement which promotes, defends and extends student rights for the purpose of making students' lives better.

Introduction



I am delighted to launch the Student Happiness Index from Endsleigh and the National Union of Students, providing an annual benchmark that gives our UK students a platform to inform all those serving the education sector as to what will enable them to thrive through their university years, and beyond.

The findings of the report are based on original research with students across the UK and across many academic disciplines, then grouped into 4 types – *Fortunate*, *Faltered*, *Floundered*, *Flourished*.

Universally, students indicated that they need support with mental and financial wellbeing, and safety in order to *Flourish*, with safety being a prevalent concern for women.

As young adults, many living away from home for the first time, it is perhaps unsurprising that the happiest students are first year students living in the safety and security of halls of residence. However, the sharp decline in happiness following that first halcyon year does need to be addressed by the sector to ensure there is sufficient support for students as they progress through university.

While university has traditionally been positioned as a spring board into a more financially secure life, it is notable that 70% of those motivated solely by financial security are *Floundering*.

In contrast, those students who are motivated by passion for their subject and have a broader definition of success than simply financial reward are happiest. Perhaps it is time to acknowledge the benefit of a well rounded, inclusive education vs the 'race to the top' mentality of old.

If you are reading this report then, like Endsleigh, you likely serve the education sector so I hope you find the time to immerse yourself in this important study to find actionable insights as we group together to make our students happier during their university days, and beyond.

Alison Meckiffe
CEO, Endsleigh Insurance



than they expected. We have a lot to do to improve the university experience for our students, and particularly those whose experiences are often rendered invisible.

The student movement has always fought for safety, wellbeing and liberation so it is unsurprising that half of students expressed concern or anxiety about the safety of women and people of colour. Justice & liberation for marginalised communities at our universities, and in society, are inherently central to transforming education.

Mental health is a major concern for students, and so it was very encouraging to see that inclusion in social support networks cultivated by Students' Unions across our membership help students feel like they belong. By campaigning together, receiving advice, taking part in sports clubs, societies and more, students find community through their Student Unions. It is crucial that Government complement this with the funding and resources necessary to meet students' needs.

The National Union of Students will be using this report to engage with our members and campaign for students' material needs to be met so that students can feel happy and *Flourish* through their time at university and beyond.

Larissa Kennedy
National President, NUS

As President of the National Union of Students, student happiness, wellbeing and mental health is at the core of our aim to re-envision a fully funded, accessible and lifelong education system. NUS founded Endsleigh in 1965 to meet the needs of students and now we're continuing that legacy by working in partnership with a new independent Endsleigh on this important report that highlights the impacts of the student mental health crisis and gives insight into what institutions need to do to provide the conditions students need to be happy and healthy.

The past year has been challenging for everyone and students are no different. Only 23% of students indicated that they were happy with their year and 49% expressed that their experience was worse

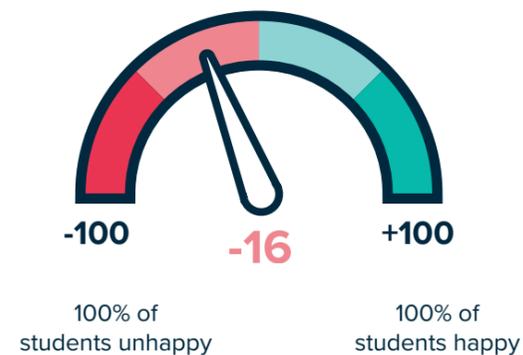
Key Findings

A challenging year for student happiness in the UK

The importance of mental health to students is clear, with respondents expressing great concern for their mental wellbeing and an understanding of how this impacts their personal happiness.

Students were generally unhappy during the 2020/1 academic year as evidenced by an overall score of **-16** on the Endsleigh Student Happiness Index. In particular, 40% of undergraduates said they were unhappy and 21% said they were pessimistic about life after university.

Student Happiness Index Score



While this is not necessarily a surprising finding given the unprecedented event students had to contend with during this period, delving into what has contributed to the score highlights critical factors which required addressing to improve student happiness and wellbeing.

Happiness declines after the first year

This study uncovered the theme that happiness declines sharply after the first year of study, with students who struggled the most being full-time undergraduates in their second year of study or later.

These students had experiences of university life pre-pandemic, leaving some to struggle adjusting to the new normal of social restrictions and remote learning. They also find themselves approaching the end of their educational journey at a time where future job and economic prospects are uncertain, leading many to question the value of a degree to their long-term career ambitions. Both happiness and optimism for the future was low for **70%** of undergraduates whose top motivator for studying was financial security. To be financially secure was the second most popular reason given by undergraduates for opting for higher education.

Personal safety is a key concern

The findings also emphasise the importance of personal safety and mental health as factors in determining student happiness. Worryingly, **70%** of women expressed anxiety for their personal safety, with the murder of Sarah Everard a strong focal point for this concern.

Helping more students to Flourish

This study confirmed the stereotype of party loving, care-free students is out of date. It found that their concerns, anxieties and motivations weigh heavily on their happiness and optimism for what the future brings.

To help students *Flourish* it's vital to ensure they feel protected and are supported with their mental, financial and social wellbeing. While it is understandable that effort is focused on those entering higher education, these findings show that it is equally, if not more important, to support students as they progress through their educational journey.

Options to address these challenges include improvements to social support structures, particularly for those in private rented accommodation. Also, equipping students to visualise success in broader terms rather than simply focusing on the financial benefits of their university experience will aid both their happiness as students as well as better preparing them for life after university.

Introducing My Endsleigh

In response to the challenge of helping more students *Flourish*, Endsleigh is pleased to announce the launch of My Endsleigh. Designed for all students, this app is an essential companion for students with a focus on three core areas:

Wellbeing. Free 24/7 access to wellbeing support from trained mental health professionals, so students have the support they need when they need it most.

Protection. Utilising Endsleigh's over 50 years experience of protecting the items students value the most, My Endsleigh users are able to protect their possessions through exclusive partnerships with the leading insurance brands.

Rewards. To support the financial position of students, My Endsleigh offers cashback on thousands of student brands and the ability to use a digital rewards wallet to purchase the protection required, allowing users to focus on getting the most out of university life.

Section 3: How students felt during 2020/2021

Overall, students were unhappy

Both happiness and expectations produced negative scores

Qu: Overall, how **happy** have you felt this year?



Qu: Covid-19 obviously had a huge impact on how much time you could spend at university this year, when you were at university how **safe** did you feel there?



Qu: With everything that has happened this year, how much have you enjoyed your university experience compared to what you **expected?**



Qu: Now looking ahead, how **optimistic** do you feel about your life after university?

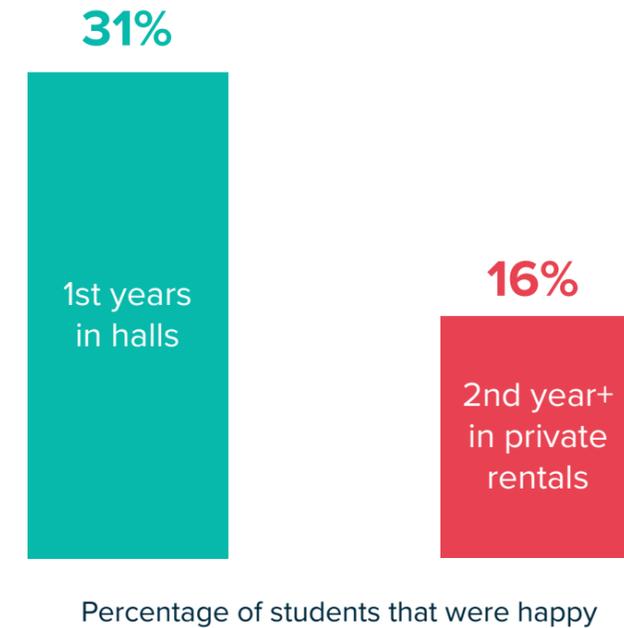


A rating of 0-3 is considered negative, 4-6 neutral and 7-10 is positive

The scores for undergraduates were lower than for postgraduate and part-time students across all questions

	Undergraduate	Postgraduate	Part-time
Happiness score (% happy - % unhappy)	-18	-14	-8
Expectation score (% better - % worse)	-38	-33	-12
Safe score (% safe - % unsafe)	33	41	n/a
Optimism score (% optimistic - % pessimistic)	12	18	24

The happiest students were first year undergraduates living in halls and the least happy students were undergraduates in their second year or above in private rentals.



Section 3: How students felt during 2020/2021

Support networks are key to happiness

2020/21 was a time like no other

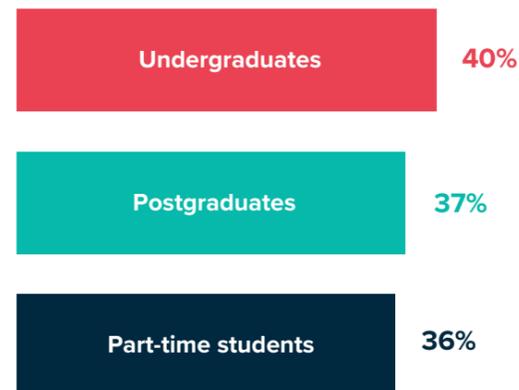
The pandemic, with its associated restrictions on normal life, has meant the last 18 months have been a difficult time for many in the UK. Evidence suggests that students have been especially affected, with the Office for National Statistics Student Covid-19 Insights Survey (June 2021) reporting that the average life satisfaction score for students was 5.9 out of 10; significantly lower than the adult population as a whole which scored 7.1.

It's not surprising that students have experienced periods of dissatisfaction, with the restrictions placed on their freedoms adversely affecting their ability to embrace the full university experience. There was also uncertainty surrounding the ongoing cost of accommodation. The unexpected move to remote learning had an impact on satisfaction, with The National Student Survey conducted by the Office for Students, finding the percentage of students that were satisfied with their course had decreased by 8 percentage points compared to pre-pandemic levels.

Full-time undergraduate students struggled the most

Our study confirmed that undergraduate students in particular found it challenging to be happy this year with **40%** rating their happiness a mere 0-3 out of 10.

When comparing the responses of full and part-time students, it was clear that part-time students fared better. As remote study was likely a large part of their original plans pre-pandemic, the forced change in learning style was less disruptive to this cohort.



The percentage of unhappy students (rated happiness 0-3)

Living arrangements impacted happiness

For undergraduates, factors that influenced happiness were their year of study and where they had planned to live. Even with all the disruption they had faced, and spending little time in their accommodation, **31%** of first year students that had planned to live in halls rated themselves as happy; a higher proportion than those first years that were due to live in private rented accommodation (**25%**) or with family (**22%**).

Postgraduate students felt most happy when they were living with family. These students typically had less uncertainty regarding their accommodation, benefitting from close contact with their support network. A more realistic expectation of university life was also beneficial with only **42%** saying they enjoyed it less than expected; compared to **52%** of all postgraduates and **53%** of undergraduates.

Not all bad news

Some students bucked the negative trend with **23%** telling us they felt happy this year, **43%** had felt safe when they were at university and **35%** are optimistic about life after university.

"The uncertainty around Covid has not been great from a mental health and wellbeing perspective"

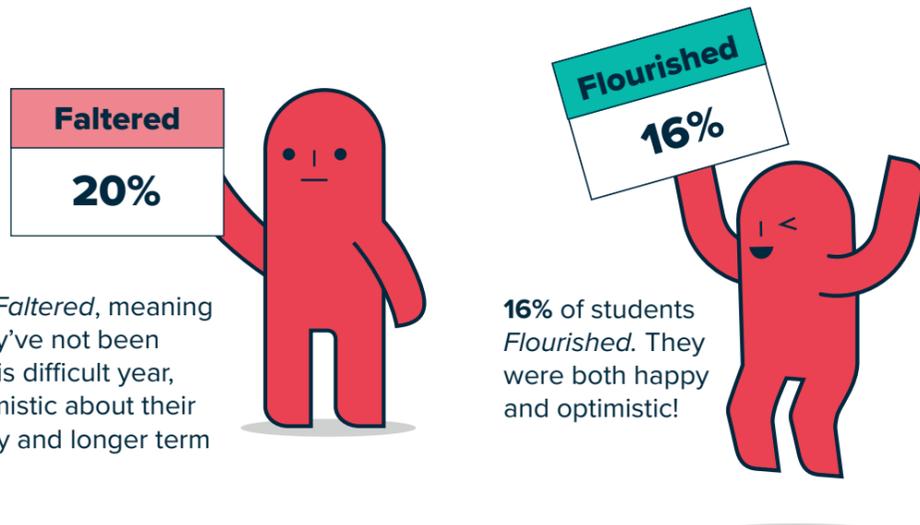
Final year undergraduate, 23 Yorkshire

Section 3: How students felt during 2020/2021

Only 1 in 6 students Flourished

The population of students

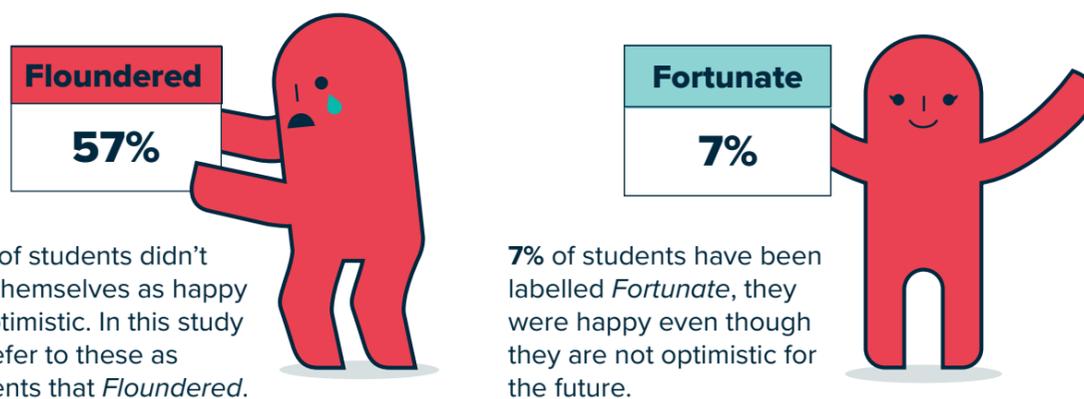
Optimism 7-10



20% of students *Faltered*, meaning that although they've not been happy through this difficult year, they are still optimistic about their life after university and longer term prospects.

16% of students *Flourished*. They were both happy and optimistic!

Optimism 0-6



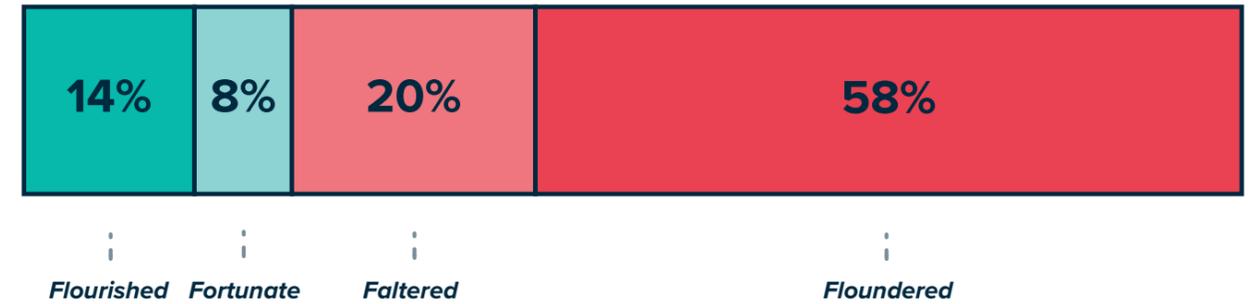
57% of students didn't rate themselves as happy or optimistic. In this study we refer to these as students that *Floundered*.

7% of students have been labelled *Fortunate*, they were happy even though they are not optimistic for the future.

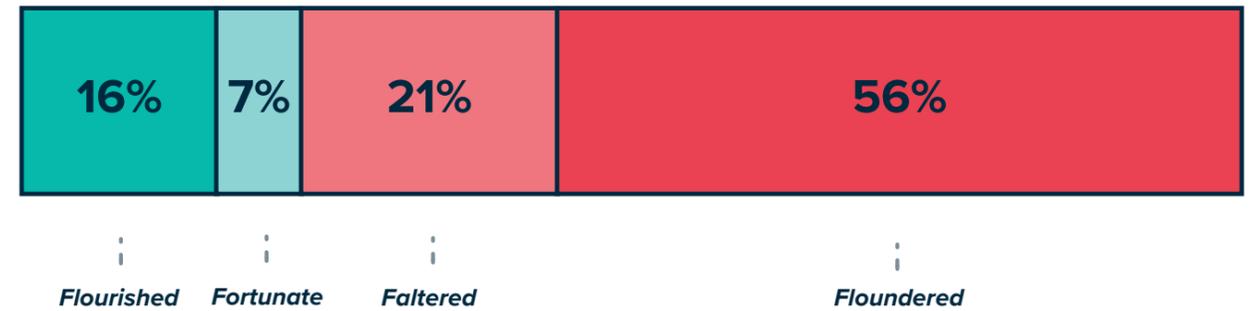
Happiness 0-6

Happiness 7-10

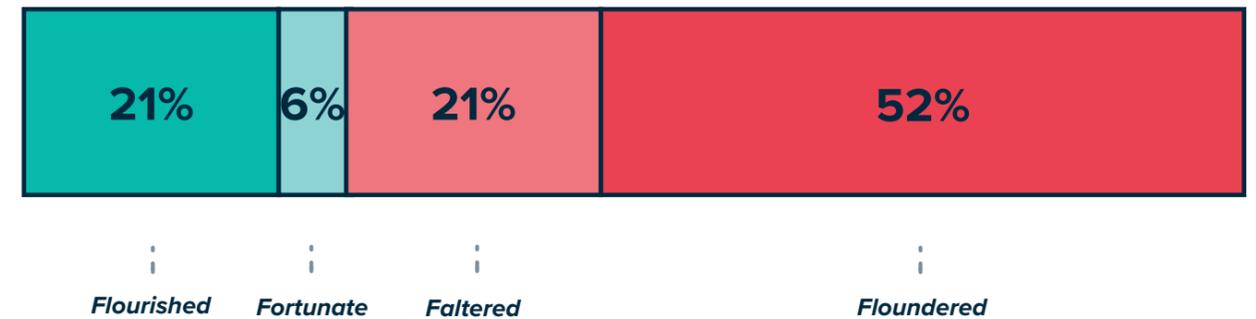
Undergraduates



Postgraduates



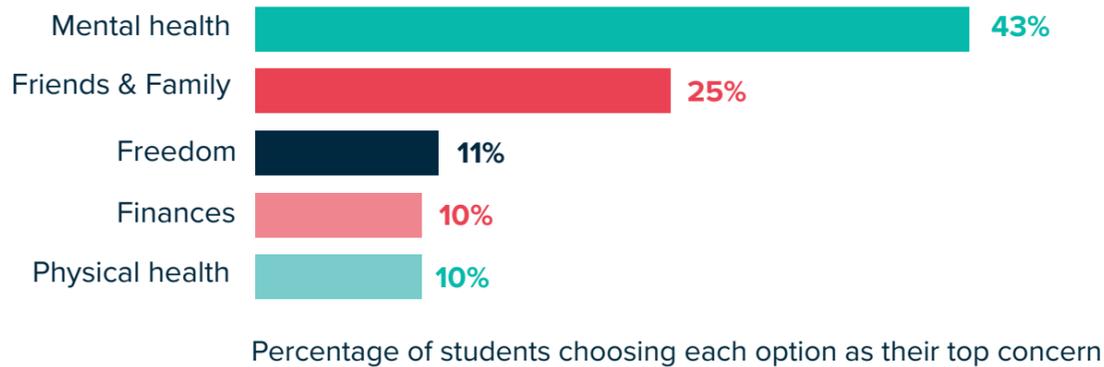
Part-time



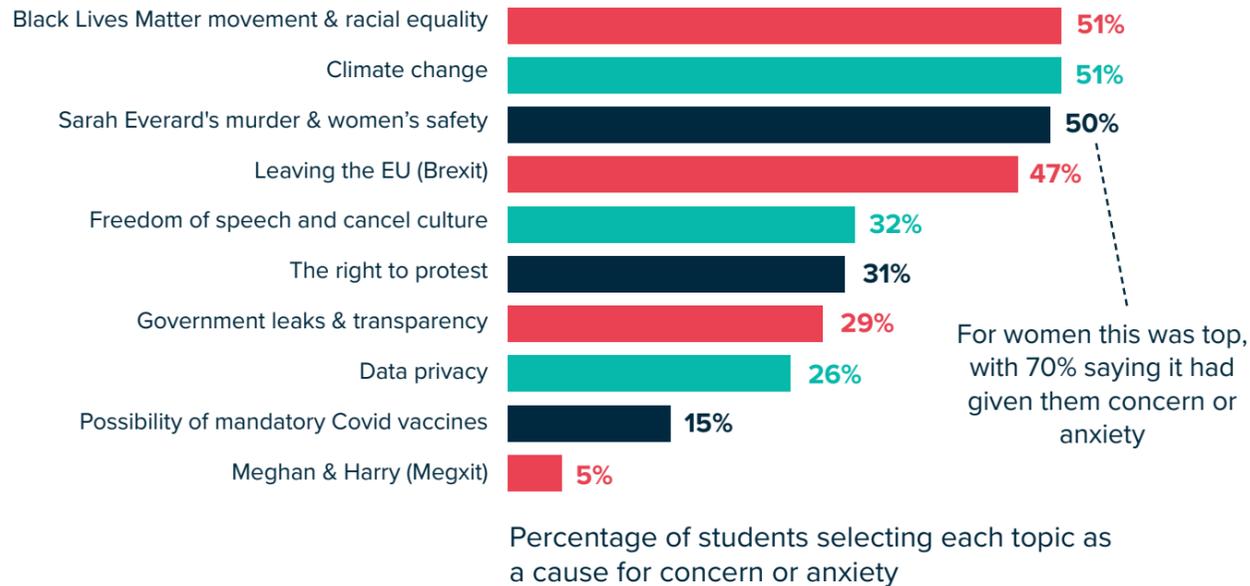
Section 3: How students felt during 2020/2021

Mental health was students primary Covid-19 concern

Qu: The Coronavirus pandemic has had a number of impacts on health and wellbeing. Please rank the following in order of the amount of concern they caused you.

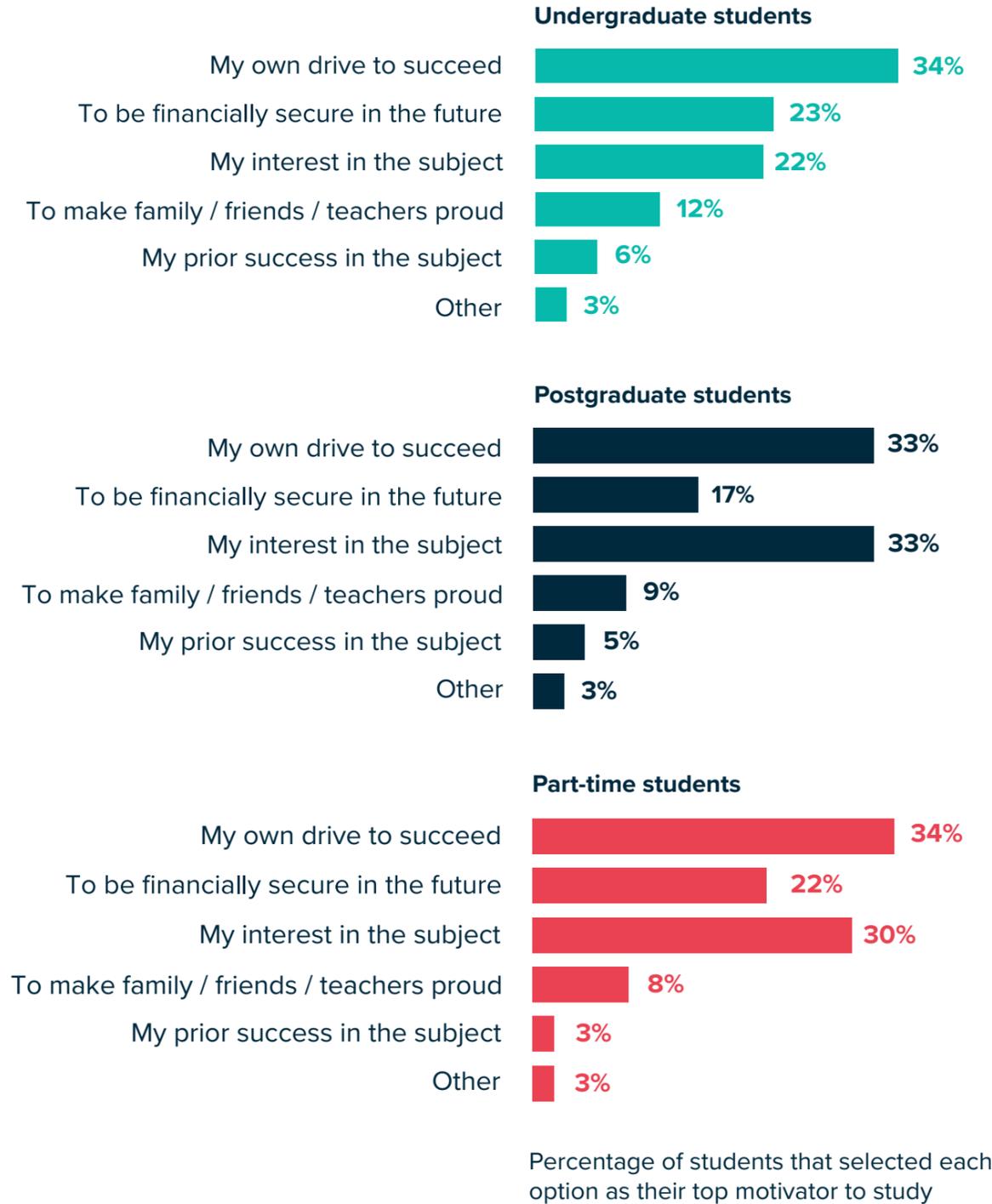


Qu: It might feel like it, but it's not only Covid that's been in the news this year! Which of the following caused you concern or anxiety?



Drive to succeed was the top motivator for all student types

Qu: Thinking about what's motivated you to study this year, which of the following has motivated you most?



Self motivation drives students, but many underlying concerns exist

Often self-motivated to learn

With the considerable financial expense associated with going to university, students need a strong motivation to attend and study, especially with all the added difficulties caused by the pandemic.

The common theme across all cohorts of students was a strong, personal desire to succeed, with that being the top motivating factor overall. A timely reminder that the common stereotype of students as unfocused party goers remains a misconception.

A keen interest in their subject was the key motivator for **33%** of postgraduates, **30%** of part-time students and **22%** of undergraduates. Only **5%** of postgraduates said it was their prior success that motivated them, indicating it's the love of the subject rather than ability in it, that can be a key motivator especially for older students.

Concerns about mental health trump physical health

With youth on their side and typically lower underlying health issues, the undergraduate student population had a relatively low risk of Covid-19 adversely affecting their physical health. This was reflected in the responses with only **8%** saying the risk to their own physical health was their greatest Covid-19 related concern. In contrast, **23%** said that the risk to the health of family and friends was their greatest concern. The main concern students had for Covid-19 impacting their

personal wellbeing was the effect on their mental health with **46%** of undergraduates raising this as their number one concern.

More than just “The year of the pandemic”

It wasn't just Covid-19 in the news this year; there were numerous other issues that gave students concern or anxiety.

The murder of Sarah Everard had a significant impact on women with **70%** having been concerned about women's safety. The struggle for racial equality and the growing prominence of environmental issues were other big concerns. Ignoring the impact of these issues or casting them as side issues to the pandemic would be naïve and highlights the breadth of issues which impact students' ability to be happy.

Brexit gone from the headlines but not forgotten

Even though there have been many other topics to distract from Brexit, **45%** of undergraduates still said it had been a concern to them. This correlates with the YouGov tracker, where for much of the year, around 20-30% of 18-24 year olds selected 'leaving the EU' as one of their top three issues, confirming it remains an important issue for many young people, many of which are concerned with the impact Brexit might have on their future job prospects.



Section 3: How students felt during 2020/2021

There is a universal need for mental health support and face to face teaching

First year undergraduates that were due to live in halls adjusted better

The results for first years that planned to live in halls were surprisingly positive, with the ratings for all four key metrics being more positive compared to undergraduate students overall, with 1 in 5 of these students having *Flourished*. Their positive responses correlated with them being less financially motivated and feeling safer when they were at university compared to other undergraduates.

Low vaccination concern

Only 8% were concerned about the potential prospect of the Covid-19 vaccine being mandatory to study or work. Considering the Office for National Statistics (ONS) has found younger people to be more hesitant to get the vaccine than those that are older, this is a surprisingly low percentage.

Outdated stereotypes

The stereotypical view of all students being primarily focused on partying has again been shown to be outdated with only 15% selecting it as the thing they were most looking forward to once restrictions are lifted. Instead, they are more keen on enjoying the full range of teaching that they pay their fees for with 26% selecting face to face lessons as what they are most eager for next year.

Undergraduates past their first year and privately renting struggled

Undergraduates in their second or third years living out of student accommodation had more negative scores for all four key metrics compared to undergraduates overall. Only 8% *Flourished*, with optimism about their life after university being far lower. These negative responses correlate with them being more concerned about the impact of Covid-19 on mental health, having more anxiety about political issues in the news and being more financially motivated compared to first years.

Looking forward to travelling

Unlike first years they are more likely to be looking forward to travelling abroad (24%) followed by attending events (20%) rather than face to face lessons (19%), suggesting they are more likely to be focussed on doing the things that make them happy rather than getting value for money from their courses.

“The murder of Sarah Everard triggered me into realising still how unsafe it is in society as a woman, particularly when alone”.

1st year undergraduate, 22, North West

International undergraduates had similar struggles to UK students

There's been a lot in the press about the struggles of international students, which is understandable given the additional challenges they have faced in respect to their travel, accommodation and getting part time work. However, international students, like all students, are a diverse group, having a wide range of cultural and socio-economic backgrounds. We expected these students to have found life more difficult than UK citizens but we found that their results were very similar to all undergraduates.

EU students struggled more

There was a slight difference between students from within the EU and outside of the EU, with those from within the EU being a little more negative. Covid-19 seemed to have had more of an impact on the mental health of EU students and they were naturally more worried about Brexit, with 74% saying it had given them concern.

Looking forward to face-to-face lessons

Like all first year undergraduates, getting value for money will be important to international students next year with this cohort most looking forward to face to face lessons.

Mature part-time students were more motivated by their subject

Mature (aged 30+) students that study part-time are far more likely to be driven to keep studying by their interest in the subject compared to undergraduate students. This appears to help students *Flourish* with nearly 1 in 4 of this students having been both happy and optimistic about the future.

Mental health impacted less

As many of these students are likely to have planned to study remotely, the impact of Covid-19 will have been less. However, the impact of Covid-19 on mental health was still the top concern, although the percentage that ranked it top (33%) was much lower than for undergraduates (46%).

Brexit woes

Overall, these students were slightly less concerned about topics in the news than undergraduates, with the exception being Brexit. However, even though Brexit was a bigger concern for them it didn't impact their optimism for the future as they felt more optimistic about life after university compared to undergraduates.

Section 4: Undergraduate Focus

Undergraduates scored lower across all metrics

One of the key themes emerging from the Index is an indication that undergraduates are consistently rating their happiness scores lower than other student cohorts.

Therefore, it is valuable to focus on this group in more detail and the reasons why they *Flounder* and *Flourish*.

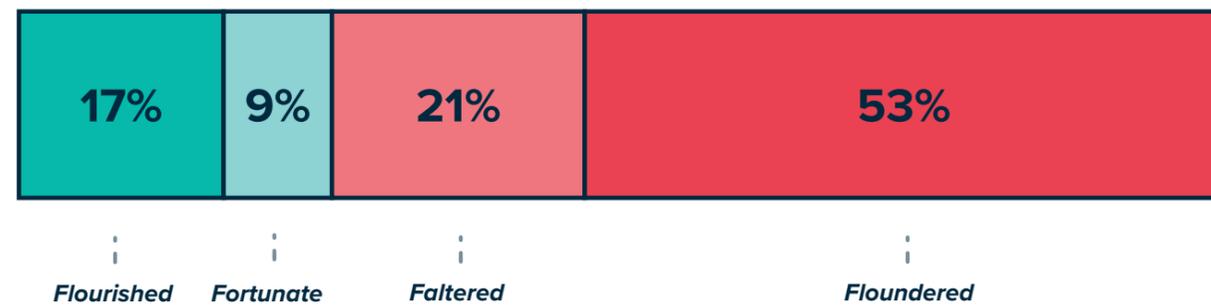
In many ways they may have suffered most from the changes brought about by the pandemic, due to the fact that this group typically experiences the most significant life changes, and often have the highest expectations of what their new university life can offer.

These concerns are both personal, such as mental health and women's safety, as well as global, with issues such as climate change, and racial equality scoring high on their list of worries.

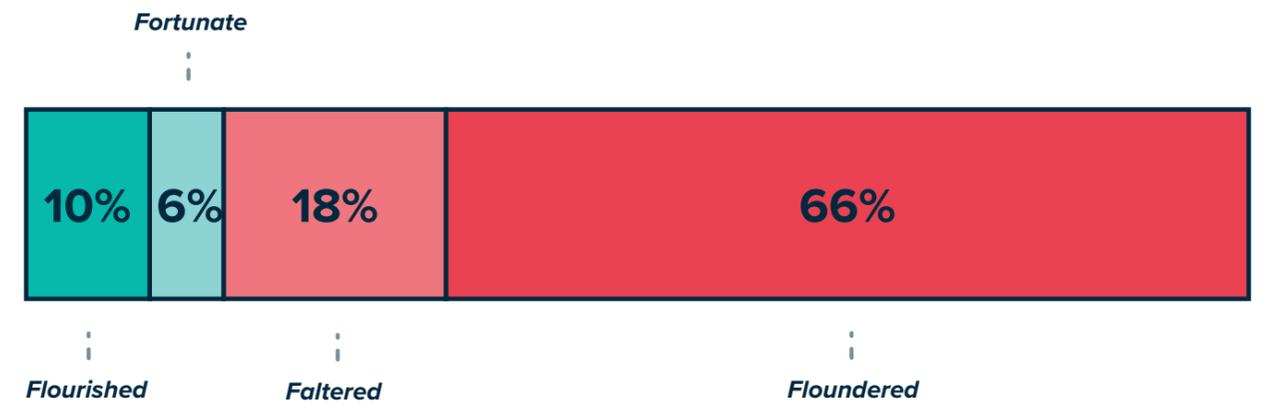
Undergraduates may be the cohort that requires the clearest message about support mechanisms that are available to help through this challenging time.

Undergraduates were more likely to *Flounder* after their first year

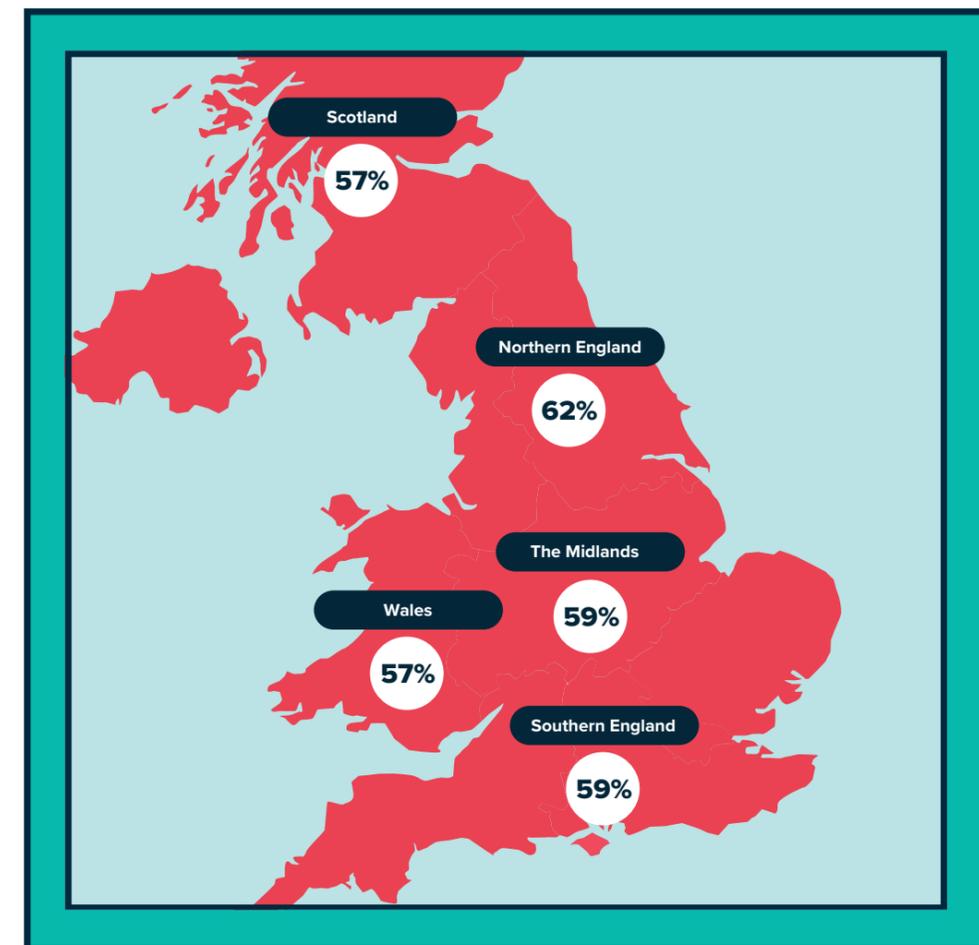
The population of undergraduates in their first year



The population of undergraduates in their second year or above



There was little regional variation in likelihood to *Flounder*



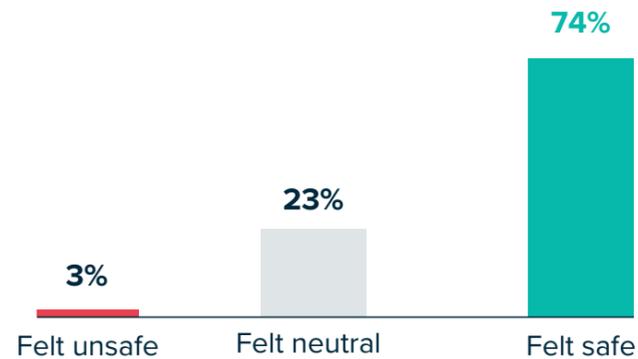
Percentage of undergraduates that *Floundered* by region

Undergraduates struggled more as they moved beyond their first year

Feeling safe and supported helped undergraduates Flourish

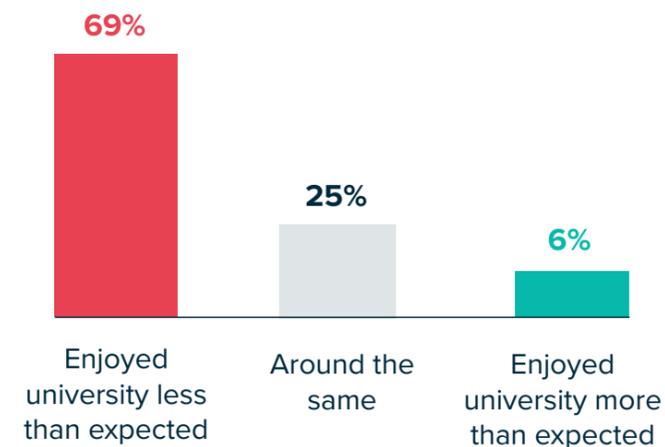
Nearly **three quarters** of undergraduates that *Flourished* said they felt safe when they were at university; compared to only **34%** of those that *Floundered* and **45%** of undergraduates as a whole.

Feeling safe and secure also had an impact on postgraduates *Flourishing* but to a lesser extent than undergraduates.



Undergraduates that Floundered were likely to have enjoyed university less than expected

Almost **70%** of undergraduates that *Floundered* said they enjoyed university less than expected, compared to around **10%** of those that *Flourished* and **53%** of undergraduates as a whole.



After the first year, undergraduates struggle

Looking at those that *Floundered*, they were more likely to be undergraduates in their second year of study or later. This cohort:

- will be starting to think about their future prospects once they leave university in difficult economic times. The research found only **28%** of them are optimistic about the future compared to **36%** of first years.
- are less likely to live in halls than first years and consequently, they typically had less certainty over their living arrangements at the height of the pandemic.
- had already had some time at university before the pandemic, which impacted their expectations of university life, with **74%** saying they'd enjoyed university less than they expected compared to **65%** of first year undergraduates that *Floundered*.

"The world is a scary place to be, I am very privileged and don't have to worry myself but I am worried about friends and family and the future".

Final year undergraduate, 22, North West

Section 4: Undergraduate Focus

Being motivated by money increased undergraduates likelihood to *Flounder*

Money troubles

Analysing undergraduates by their motivations to study, found that over **70%** of those that are motivated to be financially secure in the future *Floundered*. With many companies having scaled back their graduate schemes and students struggling to get meaningful work experience this year, it is likely the pressure and the continuing uncertainty the pandemic is having on the economy and future job prospects, both short and medium term, weighs greatly on this population of students.

In addition, student finances have been hit hard by the pandemic, The COVID-19 and Students Survey from the NUS found three in five students have been affected financially by the pandemic with many having lost part-time employment and half of them said that the income of someone who supports them financially had been impacted, putting a huge strain on those looking for financial stability.

Mental health struggles

Unsurprisingly, undergraduates that *Floundered* struggled more with their mental health, with **42%** saying it was the most concerning impact of Covid-19 for them; compared to **21%** of those that *Flourished*. Those that *Flourished* were more likely to be concerned about the impact of Covid-19 on others rather than their own mental health, with over a third saying that was what gave them the most concern.

Politics weigh heavy

Overall, undergraduates that *Floundered* were likely to be concerned about a larger number of the topics that had been the news this year. The research found that being concerned about political issues such as Government leaks and transparency, freedom of speech and leaving the EU increased the likelihood of a student *Floundering*.

Although students that *Flourished* had fewer concerns they were still anxious about the big issues that impact the environment, women's safety and equality.



"The combined Brexit-Covid moment that plunged the economy into turmoil, combined with government cuts and pay freezes, means many people are struggling to either keep their jobs or find new ones."

2nd year undergraduate, 34, East Midlands

Section 5: Profile of student types

Student profiles

A summary of the results for the biggest cohorts of students that responded

- Undergraduates in year 1 that live in halls
 - Undergraduates in year 2+ that privately rent
 - Mature (aged 30+) part-time students
 - International undergraduate students
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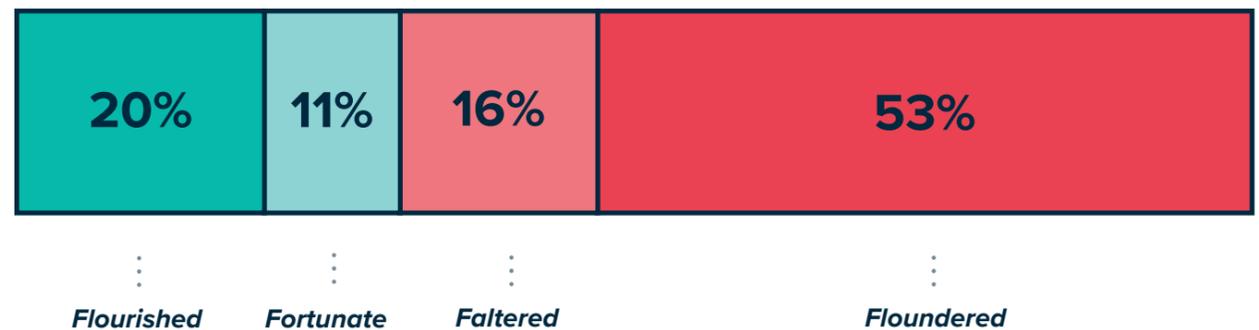


Profile: Undergraduates in year 1 that live in halls

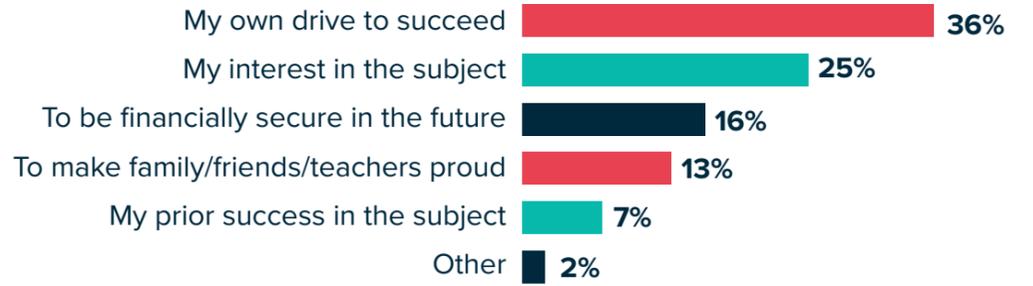
They felt happier and safer than other undergraduates



1 in 5 of these undergraduates Flourished



They are less financially motivated than other undergraduates



Percentage choosing each option as their top motivator to study

They are looking forward to face to face lessons

The highest percentage

26%

are most looking forward to **face to face lessons** next year, then **19%** attending events and **16%** said hugging friends and family. **15%** said they are most looking forward to **partying!**

Mental health was the top Covid-19 concern

The percentage that put **mental health** top **43%** was less than undergraduates in their 2nd year or beyond **50%**

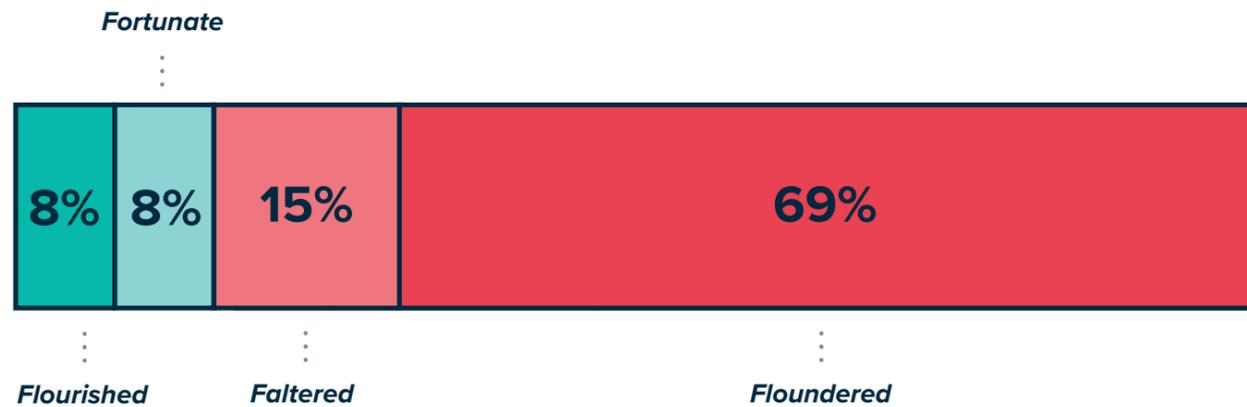
Climate change was a big concern

- Overall, their top concern is **Climate Change** **57%** said it gave them anxiety
- For women, **women's safety** is the top issue **80%** said it gave them concern

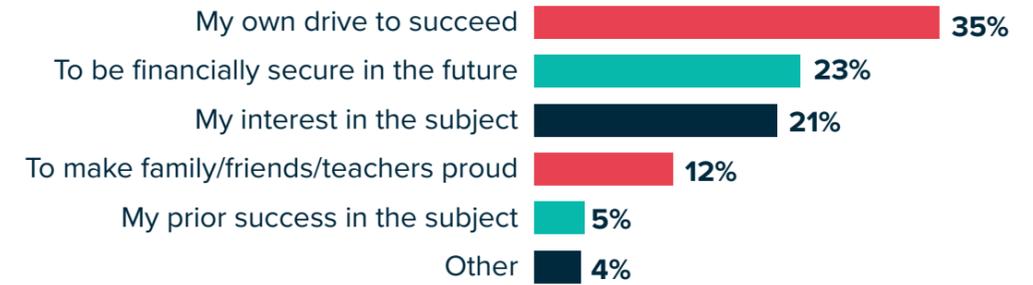
"More funding needs to be directed into mental health services, education that prepares and supports students rather than focussing on grades..."

1st year undergraduate, 19, South West

Profile: Undergraduates in year 2+ that privately rent



They are more likely to be financially motivated than 1st years



Percentage choosing each option as their top motivator to study

They are looking forward to travelling abroad

The highest percentage

24%

are most looking forward to **travelling abroad** next year, then **20%** attending events, **19%** having face-to-face lessons and **18%** hugging friends and family. Only **10%** are most looking forward to **partying** next year (this excludes students in their final year).

Mental health was the top Covid-19 concern

The percentage that ranked it top **54%** was slightly higher than all undergraduates **46%**

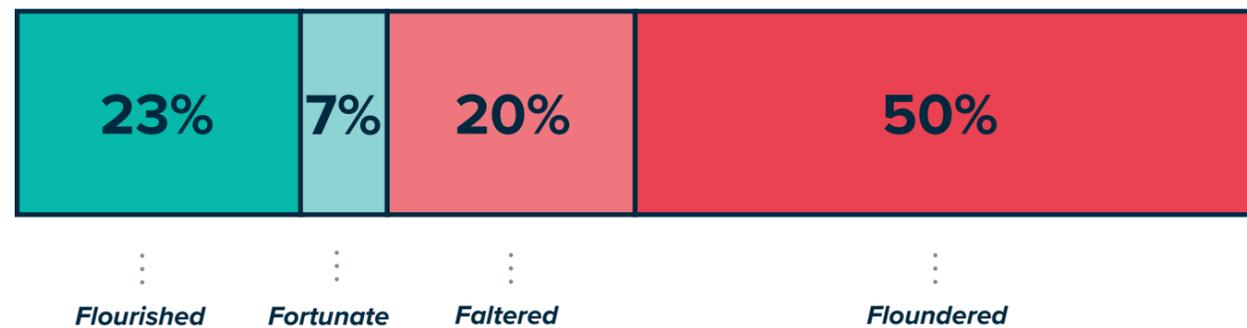
Brexit was a big concern

- As with first years, their number one concern is **climate change**, and for women it's **women's safety**
- They were more likely to be concerned about political topics, with **54%** saying **Brexit** gave them concern or anxiety (even when international students were excluded) compared to **45%** of all undergraduates.

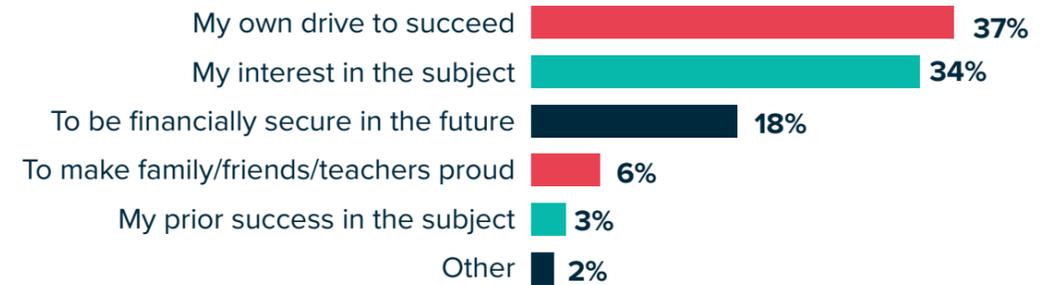
"Leaving the EU was a decision I could not influence as I was not old enough to vote at the time."

2nd year undergraduate, 20, South West

Profile: **Mature** (aged 30+) **part-time students**



Unlike undergraduates, they were likely to be motivated by their interest in the subject



Percentage choosing each option as their top motivator to study

They are looking forward to travelling abroad

The highest percentage **34%** are most looking forward to **travelling abroad** next year, much higher than the **24%** of undergraduates.

29% said they were most looking forward to **hugging friends and family** and **17%** attending events

Impact on friends and family was a big Covid-19 concern

The percentage that put mental health top **33%** was lower than for undergraduates **46%**, concern for **friends and family** came a close second **32%**

Overall they had less concerns than undergraduates

- Compared to undergraduates, a higher percentage were concerned about **leaving the EU** **51%** said it gave them anxiety
- **Women's safety** was still a key issue for these older students **60%** of women said it gave them concern like you have for 1st year undergrads

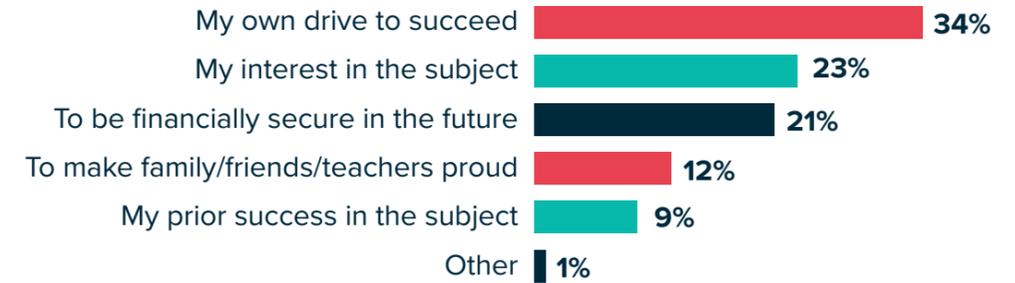
"I worry that freedom and individual responsibility is being curtailed unnecessarily"

2nd year undergraduate, 45, North West

Profile: International undergraduate students



As with UK undergraduates, drive to succeed was the biggest motivator



Percentage choosing each option as their top motivator to study

They are looking forward to face-to-face lessons

The highest percentage

31%

said they are most looking forward to **face to face lessons** next year, this was especially true for student outside of the EU, **38%** chose this option.

Mental health was the top Covid-19 concern

The percentage that ranked it top **36%** was lower than all undergraduates **46%**

Next was the impact on friends and family with **22%** saying it concerned them

Leaving the EU was their top concern

- **53%** said it caused them anxiety but this increased to **74%** for students within the EU.

- **Racial equality** was the next hot topic

- **41%** rated this a major concern

"Brexit is an important topic for me as I'm an international student, so there were tons of new regulations and changes that I have to be aware of now on that UK is no longer part of the EU and it's hard to do this."

1st year undergraduate, 19, North West



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