

Case study - interview with Rihanna

Student Happiness Index

2025-2026

HOWDEN



Interview with Rihanna



Background

Rihanna is a first-year student at the University of Liverpool, studying Criminology and Spanish, and is planning on spending her third year abroad in Latin America. Rihanna has a history of mental health struggles, so she was in touch with the university’s wellbeing support team before she joined. Estranged from her parents, Rihanna’s degree is funded by a full student loan and part-time work to enable her to live and study independently.

The student experience

Rihanna wasn’t entirely sure what to expect from university life, but she had a loose idea based on the experience of an older close friend, who formed a tight-knit friendship group that’s still going strong 20 years later. Rihanna thought that perhaps the same would happen for her but, despite being sociable, she’s found the social side of university a lot harder than she expected.

She puts this down to the culture of going out and drinking heavily, which she’s not interested in, so she feels quite disconnected from the typical student social life. She feels this is how many students form their friendships in those first few weeks, Freshers’ Week especially, but this didn’t happen for her.

She does have friends on campus, but not a close group she regularly spends time with outside of class. Instead, she leans on her strong friendships from home, staying in close contact and even meeting up regularly with a friend who’s studying at Manchester. She admits she feels that new university friendships “won’t be the same” as those she already has, and this has perhaps made her less likely to put the effort into making new ones. However, as she doesn’t feel particularly lonely, she’s happy as she is.

What has been better than expected is her course, Rihanna is enthusiastic about her degree, and finds it interesting and the teaching to be great. She says this has been what’s made university such a positive experience for her so far.

Campus life and support

With her mental health history, Rihanna was proactive about seeking support before starting university. This was made easy by the university sending out a Google Form asking new students to specify if they needed any help, and she did so. Since then, she’s been supported by both the university’s wellbeing team and via her GP, describing the university support as “great”.

One of her biggest concerns was actually living in shared accommodation, as she likes things to be neat and tidy and had heard horror stories about “the kitchen situation”. However, she says this has turned out better than she expected and she’s very lucky in the flat she lives in.

She gets on well with her flatmates, and although she doesn’t go out with them, they often cook for each other in the flat, watch films and chat – sometimes having supportive conversations around mental health. A few of her flatmates have shared that they struggle at times, though it tends to come in waves, and they can be there for each other when needed.



Interview with Rihanna

Financially independent

With no family to fall back on, Rihanna is fully financially independent. Her student loan covers her rent, but doesn't leave much extra, so she works several part-time jobs to support herself.

This includes online tutoring in the evenings for Key Stage 3 age children, working flexible shifts at the university, and part-time work at Anfield Stadium. She appreciates how flexible her university job is, as it allows her to work around her studies – with the students choosing the shifts they want to do that most suit them. That said, she admits that if a longer, better-paid shift comes up that's at the same time as a class, she'll sometimes choose the shift for the extra income.

She doesn't spend much on going out, instead saving her money for hobbies and holidays. And while the cost of living makes everything expensive, she is well-practised at budgeting and looking after herself financially.

She doesn't let herself worry about how to repay her student loan in future, seeing it more as a future tax that doesn't feel real at the moment. This helps her keep a positive outlook and she feels generally optimistic about the future, despite not yet having any plans for after graduation.

While aware that the graduate job market is tough at the moment, Rihanna is again not letting it worry her, saying that a lot can change in a few years. For now, she's staying positive.





Get in touch

T: +44 (0)333 234 1198

E: studentwellbeing@howdeninsurance.co.uk

howdenbroking.com/studentwellbeing

Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

HUBL-CC-EDU-269-0626-CS2