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How to Avoid Hidden Housing Fees and Stick to Your Budget

Your Uni days should be a reel of unforgettable highlights: learning new skills, meeting life-long friends, experiencing different places. Renting student accommodation, however? Many would say that this is something they'd rather permanently block from the memory.

Along with disgusting living environments, landlords stinging students with hidden housing fees is one of the many horror stories we're told far too often at Here! Student Living. That's why we're taking a stand to fight for a fair deal for students – for good.

Read ahead to learn how you can avoid those hidden housing fees, keep track of your expenses, and boss your budget the smart way...

Understanding the main student living costs

First things first, let's cover all the main living costs every student will pay when they start university. It's always a good shout to familiarise yourself with these, so that you can then work out your monthly budget and get ahead of the game.

While this may sound daunting at first, having a clear understanding of your outgoings can help you to gain more financial control. Plus, you'll be able to spot any unexpected costs much quicker – meaning you're less likely to be stung off-guard.

The main student living costs include:

Accommodation – Rent is one of the key student bills to consider whenever planning your budget, absorbing up to 45% of your monthly expenses.

Travel – Factor in how many times a week you use public transport, and how much you rely on it.

Course materials – You'll be required to buy your own resources for your Uni work, whether it's stationary, textbooks, or other kit relevant to your course.

Food and drink – Eating well is essential for keeping focused during those long lectures. But don't worry – it doesn't have to cost the Earth.

Utilities – Gas, electric and water are essential household utilities to ensure your environment meets the living standard.

Accommodation is inevitably going to be the largest outgoing you can expect to have as a student. Being cautious of any hidden costs that come with it is key for avoiding surprise bills. These can include:

Cleaning fees – Before moving in and after vacating your accommodation, you may be asked to cover the cleaning fees.

Fines – If you happen to cause any accidental damage to the property, this will lead to a fine to cover the repairs.

Deposits – You'll need to put down a deposit to secure your tenancy once you find suitable accommodation.

Get a grasp on how much income you have

So now you're up to speed with all the non-negotiables of student bills. That's great. But what about your income? Once you know everything that's leaving your bank account, you can then figure out how much money you have going in it.

Whatever's left is the money you have left to play with for nice-to-haves: think meals out, new clothes, or gym memberships. That way you can also work out whether you're spending less than you're earning, and vice versa.

There are several different places your money may be coming from, each of which can make a significant difference to your student living costs. These include:

Part-time employment – Whether it's an evening job spinning pizzas, getting involved with tutoring, or picking up a few shifts at your favourite vintage store – a part-time job can help contribute towards your student bills.

Personal savings – Been putting money aside while at college, or have a uni fund that's been dormant since you were younger? These will no doubt provide security as you start your new student life.

Bursaries and scholarships – Should you qualify for a bursary or are about to take up a scholarship, you'll be entitled to some additional funding.

Parental support – If you're lucky enough to have the bank of mum and dad available to help in any way possible, there's no shame in accepting it. Even if it's some extra cash for a food shop, it all helps.

Maintenance grant / student loan – All UK students are eligible for a student loan to see them through their time at uni. While this is money that needs to be paid off in the long-term, when spent wisely, this is a saving grace for covering those essential bills.

Plan your budget

Once you've finished reading this blog, grab a notepad and take note of all your expenses along with your income. You can then go ahead and plan out your budget. We'd always recommend doing this weekly so that you're not tempted to spend all your leftover expenditure in one go. Ready? You may want to grab a (homemade) coffee for this part...

Most student budget calculator use this key formula:

Take your overall income for one university term

Subtract your fundamental outgoings for the same length of time

Divide that number by the term time (in weeks)

The number you're left with is exactly what you have to spend on your favourite activities, hobbies, and social events every week.

Manage your outgoings with savings tips

Shop savvy – Spotting a bargain goes further than bagging a new pair of trainers in the sale. Head to the reduced aisle for fresh produce that would otherwise be

thrown away, plan your week in meals and do one big shop to stock up on the food you'll need to make them. Feel free to use comparison websites such as Which? to get regular updates on the most affordable supermarkets near you.

Fakeaway night – Why not put your chef skills to practise by cooking up a storm in the kitchen for you and your housemates? The average takeaway costs £20, so even if you switched out your Saturday night Chinese for a homemade meal, you could save £60 per month.

Shower power – Sure, a relaxing soak in the bath is an ideal way to unwind after a long day studying. But did you know switching out one bath a week for a four-minute shower could save you over £11 a year? Full steam ahead.

Flick the switch – See that red standby button on your TV? If you turned that off, along with all your other house appliances, you'll be £55 better off by the end of the year. Now that's savvy switching.

Turn down the heat – Next time you put on a load of washing, turn the dial down to 30 degrees. While it may sound pretty insignificant, you could save £28 per year by doing this. Not a bad way to lighten the load.

Channel your inner barista – We all love an extra shot latte to counteract a later-than-planned night. Instead of blowing £3.50 at your nearest coffee chain, try making your own at home and bringing it with you to lectures. Even if you did this three times a week, you'd save a tenner. That's 40 quid per month – nearly enough to cover your phone bill.

Meal prep like a pro – Often find yourself in the meal deal aisle come lunch time? That trusty Tupperware hiding in your cupboard might just be your new best friend. Making a big batch of your favourite meal and portioning it out for the next few days is a great hack for cutting down on those sarnies.

Track your spending

Like we said at the start, we know it can seem a little overwhelming when you have what may feel like an endless list of numbers to keep track of every week. But don't sweat it. There's loads of helpful tools and apps available to help make this as easy as possible for you. Here's just a few of the ways you can keep track of your student living costs...

Student bills calculators

Using a calculator created specifically with students in mind is key for making budgeting stress-free and accessible. [This is Money](#), [GOV UK](#), and [UCAS](#) are just a few of the handy websites you can head to for keeping an estimate of all your student loans and expenditures. Just follow the steps and let the calculator do the hard work for you.

Spreadsheets

You might have gone through school and college wondering whether creating spreadsheets will ever come in handy in 'real life'. Well, here's your answer. Putting all your expenses and income in one convenient place is a no-brainer for becoming a money savvy student. Plus, you don't have to worry if maths isn't your strongest point, as the formula's do all the work for you. [Money Saving Expert](#), [UCAS](#), and [Microsoft](#) all offer ready to use templates for free – making budget tracking a breeze.

Apps

Great news – your smart phone just got even smarter. With a wide range of banking apps available at your fingertips, you can easily manage your finances on the go. Not only does this feel less like a boring chore, but it's also pretty satisfying being able to see exactly where your money is going and where you're saving. [Happy Money](#), [Squirell](#), [Starling Bank](#) and [Monzo](#) are all highly rated for their ability to keep you and your finances right on track.

Avoiding hidden student housing bills: frequently asked questions

How much does student accommodation cost?

As a benchmark, the average weekly rent in the UK for student housing currently sits at around £166 – but keep in mind that it can vary depending on where you're living.

How much does it cost to live as a student?

The average monthly spend for a UK student is around £1,200. Again, this will vary based on your location and course.

What bills do I have to pay as a student?

Accommodation, utilities, food, travel, and course materials are the fundamental bills every student will have to pay.

We're fighting for a fair deal for students. Discover what the most common accommodation issues are, learn how to get more savvy when dealing with private landlords, and share your student rental horror stories. **[Find out more.](#)**