Hyfa | Foundation

FIRST TERM, SORTED.

A practical money and moving-out guide for starting university

> The whole guide in one sentence
>
> **Know what is already committed, give yourself a weekly number, and make the cheaper choice easy before you are tired, hungry or out with friends.**

The three numbers to keep in your head

1. **Money until next payment:** what is actually available after rent, bills and known commitments.
2. **Weeks to cover:** include reading weeks and the gap before the next loan instalment lands.
3. **This week's free-to-spend:** the amount left for food, travel, social life and everyday extras.

You do not need to become a spreadsheet person. A weekly transfer into a separate spending account, plus a five-minute check every Sunday, is enough for most people.

Prices are practical UK estimates checked in August 2026. Your city, diet, course and accommodation will change them. Use the ranges as a starting point, not a rule.

MONEY

Turn term money into a weekly number

Student money often arrives in big lumps and leaves in small taps. The fix is to budget by the term, then pay yourself weekly.

> The formula
>
> **(Money arriving this term - rent and bills - known one-offs - emergency buffer) ÷ weeks until the next payment = weekly spending limit**

A worked example

Term calculation	Amount
Maintenance loan, bursary and wages arriving	£4,200
Rent and household bills due	- £2,250
Course, travel and one-off costs	- £200
Small emergency buffer	- £150
Left for 13 weeks	£1,600
Weekly number	about £123

One sensible £123 week

Pot	Starter amount	What it covers
Food	£40	Main shop plus one top-up
Travel	£15	Local bus or occasional fare
Going out	£35	One low-cost night or two smaller plans
Household + personal	£15	Laundry, toiletries, shared basics
Flex	£18	Unexpected bits or carry forward

If your number is lower, cut the social and flex pots first - not food, medication or essential travel. If it is higher, build a buffer before upgrading every week.

The Sunday reset: check your balance, count the weeks left, transfer the next week's amount and move anything unspent into your buffer.

The £10 rule: for any unplanned purchase over £10, wait until tomorrow. If you still want it and it fits the week, buy it without guilt.

Your first 48 hours

The boring ten minutes on move-in day can save you a deposit dispute, a surprise bill and an argument later.

- Photograph every room, mark, stain and damaged item before unpacking. Save the photos somewhere backed up.
- Complete the inventory properly. Email corrections straight away and keep a copy.
- Check locks, windows, smoke alarms, heating, hot water and who to contact out of hours.
- For a private house, photograph meter readings and confirm whose name is on each bill.
- Ask whether contents insurance is included. Do not buy a second policy before checking.
- Register with a GP and save campus security, accommodation and wellbeing numbers.

> Useful fact
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> **If everyone in the household is a qualifying full-time student, the household does not pay Council Tax. If a bill arrives, do not ignore it - apply for the exemption or contact the council.**

Have the flatmate conversation early

You are not writing a constitution. Agree the basics while everyone is still being polite:

- What is shared: washing-up liquid, toilet roll, oil, spices - and what is definitely personal.
- A shared kitty: around £3-£5 each per week, or buy only when the pot is low.
- Cleaning: jobs, frequency and what “clean enough” means.
- Guests, quiet times, fridge space and replacing food you use.
- Bills: exact amount, due date, who pays and when everyone transfers their share.

Do not let one organised person become the house bank. Set standing orders so they are not chasing everyone each month.

EAT WELL FOR LESS

A food shop that does actual work

> A realistic target
> **Start with £35-£45 a week for food if you cook most meals. Dietary needs, London convenience shops and frequent branded items can push this higher.**

Plan four dinners, not seven

Choose four meals that create leftovers. Add one freezer meal, one "use-it-up" meal and one flexible night. That is a plan you might actually follow.

Build around cheap repeat players

Buy most weeks	Keep in the cupboard/freezer
Bread or wraps; potatoes; onions; bananas; seasonal fruit; eggs; milk or alternative; one cheese or yoghurt; one fresh protein you will use	Oats; rice; pasta; lentils; tinned tomatoes; beans; chickpeas; frozen vegetables; stock cubes; curry powder; mixed herbs; oil

The shop-smart rules

- Shop from a list after eating. Hunger turns "top-up" into a £25 mystery bag.
- Compare the shelf price per kg or litre, not the size of the packet.
- Try own-brand basics first: rice, pasta, oats, tins, cleaning products and spices are easy wins.
- Bulk only saves money if you have storage, will use it and the unit price is lower. A huge bag wasted is not a bargain.
- Frozen vegetables are already prepared, last for weeks and let you use exactly what you need.
- Keep one £2-£3 emergency meal in the freezer. It is cheaper than a £15 delivery when the day goes wrong.
- Do one main shop and one small top-up. Convenience-store visits are where budgets quietly disappear.

A good first cupboard shop: allow roughly £25-£35 for long-life basics, oil and seasonings. It costs more in week one, then reduces later shops.

COOK ONCE, EAT TWICE

Six meals worth learning

Costs are estimated per portion using supermarket own-brand ingredients. They exclude cooking energy and the first purchase of oil, herbs and spices.

Meal	What goes in	Est. per portion
Porridge + banana	Oats, milk or alternative, banana, cinnamon	£0.45-£0.70
Beans on toast + egg	Bread, half to one tin of beans, one egg	£0.70-£1.10
Tomato lentil pasta	Pasta, tinned tomatoes, red lentils, onion, herbs	£0.75-£1.15
Chickpea curry + rice	Chickpeas, tomatoes, frozen veg, curry powder, rice	£0.80-£1.20
Egg fried rice	Cooked rice, two eggs, frozen veg, soy sauce	£1.00-£1.45
Jacket potato bowl	Potato, beans or tuna, a little cheese, frozen veg	£1.00-£1.60

The method, without a recipe essay

Tomato lentil pasta: soften an onion; add tomatoes, a handful of rinsed lentils, stock and water; simmer until the lentils are soft; stir through pasta. Make four portions and freeze two.

Chickpea curry: cook onion with curry powder; add chickpeas, tomatoes and frozen veg; simmer for 15 minutes; serve with rice. Add yoghurt or spinach if the budget allows.

Egg fried rice: use cold cooked rice; fry frozen veg, add rice, push aside and scramble the eggs; mix with soy sauce. Cool leftover rice quickly and refrigerate promptly.

Make leftovers feel intentional

- Freeze single portions, not one giant block.
- Label the container with the meal and date.
- Turn chilli into wraps, jacket-potato topping or nachos so it does not feel like the same dinner three times.
- If you share a meal, agree the cost before shopping. One person should not fund the whole house.

KEEP IT FAIR

Money between friends, without the weirdness

Most money tension is not about the amount. It is about unclear expectations and delayed settling.

Before the spend

- Say the plan out loud: “Shall we split the taxi four ways?” or “I’m ordering mine separately.”
- Equal split works when everyone bought roughly the same. If not, split by item.
- Do not join rounds if you drink slowly, are leaving early or do not want to spend that much. Buying your own is normal.
- If someone suggests an expensive plan, offer a number: “I’m in if we can keep it under £25.”

After the spend

Situation	Best move
Taxi	One person pays; screenshot the fare; divide by riders; settle that night.
Shared takeaway	Split by item plus an equal share of delivery and service fees.
House basics	Use a small kitty or a shared bill app; post receipts.
Someone is short	Agree whether it is a gift or a loan, and the repayment date.

BOUNDARY WORTH KEEPING

Never lend more than you can afford not to see again. A calm “I can’t cover that” protects the friendship better than resentment later.

Useful setup

A shared-cost app, a banking “tab” or a simple notes list all work. The system matters less than one rule: settle small balances weekly, before nobody can remember what they were for.

HAVE A LIFE; KEEP A LIMIT

A cheaper night that still feels like a night out

STARTER SOCIAL BUDGET

£30-£50 a week can cover one planned low-cost night or several smaller plans in many student cities. London and ticketed venues can cost more - decide your own ceiling before you leave.

Build the night backwards from the limit

Part of the night	Low-cost target	How
Food first	£2-£5	Eat at home or cook together; late-night food is expensive.
Drinks at home	£5-£10	Buy only what you plan to drink; include alcohol-free options.
Entry	£0-£8	Student union, society event, early ticket or guest list.
Inside spend	£5-£15	Buy your own; alternate with water; avoid rounds.
Travel home	£4-£12	Night bus, walking group or pre-agreed taxi split.

Ways to spend less without staying in

- Use free society socials, campus events, house dinners, quizzes and film nights.
- Pick one bigger night and make the rest of the week cheaper. Random “just one” trips add up fast.
- Take the card linked to your weekly spending pot, not the account holding rent.
- Check the route home before you go. Missing the last bus can add £15-£30 to the night.
- If you pre-drink, keep it moderate, eat first and stay in control of your journey home.

Saving money never outranks safety. Stay with friends, watch your drink, use a licensed taxi or trusted booking app, and spend the extra if the cheap route home no longer feels safe.

EARN AROUND YOUR COURSE

Jobs that can fit around studying

Start with 6-10 hours a week and see how your timetable feels. A job that wrecks attendance, sleep or deadlines is not really paying you.

Job type	Indicative pay	Why it can work
Retail / supermarket	£10.85-£15/hr	Evening and weekend rotas; predictable shifts.
Cafe, bar, restaurant	£10.85-£15/hr + tips	Evenings, weekends and event peaks.
Campus ambassador / open days	£12-£18/hr	Short shifts; campus-based; useful experience.
Events / stewarding / temp work	£12-£16/hr	Choose dates; busy around concerts and conferences.
Admin / reception / library	£11-£15/hr	Often calmer and close to lectures.
Care / support work	£12-£16/hr	Shift work; training and checks may be required.
Tutoring	£15-£40/hr	High hourly rate; preparation and cancellations matter.

These are UK guide ranges, not promises. Pay varies by age, city, employer, experience and role. From April 2026 the legal minimum is £10.85 an hour for ages 18-20 and £12.71 for ages 21+.

What a small job can add

Example	Gross weekly pay
8 hours at £10.85	£86.80
10 hours at £12.71	£127.10
12 hours at £14.00	£168.00

Where to look first

- University jobs board, students' union, library, catering, sports centre and open-day teams.
- Local supermarkets, cinemas, theatres, hospitality groups, arenas and temp agencies.
- Tutoring through a reputable platform or your own network - but price in preparation and travel.

Check your contract, holiday pay, payslip and tax code. Never pay upfront for a job. If you are on a Student visa, check the work conditions printed for your visa before accepting hours; limits can apply during term time.

BUY LESS; BORROW FIRST

Books, laptops and a room that feels yours

Course resources

- Wait for the actual reading list and first lecture before buying. “Recommended” does not always mean “needed every week”.
- Search the library catalogue for the ebook and reserve core texts early.
- Buy the previous edition only after asking the lecturer what changed.
- Look for second-hand copies through the students’ union, course group or reputable resale sites. A used text is often around £5-£30 instead of £30-£80+ new.
- Ask about short-loan copies, scans within copyright rules, inter-library loans and SCONUL Access.

Laptop before logo

Ask your department what software the course actually requires. For essays and online learning, a refurbished business laptop can often do the job for roughly £200-£400. Check battery health, warranty, charger, webcam, storage and whether it can run required software.

Before buying, ask whether your university loans laptops, offers hardship support or provides remote computer-lab access. Then compare education pricing, refurbished sellers and student discounts. Avoid expensive finance unless you understand the total cost.

Decorate for £20-£50

Idea	Typical spend
Photo prints, postcards or your own art	£2-£8
Second-hand lamp or mirror	£5-£15
Removable hooks / picture strips	£3-£8
Throw, cushion covers or small rug	£8-£20
Plant cutting, charity-shop pot or vase	£0-£8

Check accommodation rules before sticking, drilling, painting or using candles. Keep original furniture and photograph any item you move into storage. Freecycle-style groups, charity shops and end-of-year student sales are useful; inspect electrical items and avoid deals that feel unsafe or rushed.

DO THESE ONCE

The first-month checklist

- Calculate your weekly number through to the next confirmed payment date.
- Put rent and bills in a separate account or pot.
- Set a weekly transfer and a Sunday five-minute money check.
- Agree shared-food, cleaning and bill rules with housemates.
- Build a £25-£35 cupboard of basics and learn two batch meals.
- Register for free student discount platforms, but compare the final price – a discount is not automatically a bargain.
- Check the library, laptop-loan scheme, bursaries and hardship support before buying course kit.
- Join the university jobs board and apply for two flexible roles before term becomes busy.
- If you use trains, check whether a £35 16-25 Railcard will repay its cost from your planned journeys.
- Start a buffer: £5-£10 a week is enough to begin.

IF THE NUMBERS DO NOT WORK

Talk to your university money adviser or students' union before you miss rent or rely on expensive credit. Ask specifically about bursaries, hardship funds, emergency support and payment plans. Getting help early gives you more options.

Useful, current sources

- Minimum wage rates from April 2026
- Council Tax for full-time students
- Extra money and university hardship funds
- 16-25 Railcard prices and conditions
- UCAS guide to university living costs
- MoneyHelper guide to managing shared student bills
- SCONUL library access scheme

Hyfa Foundation helps young people build the financial knowledge, confidence and habits to make adult life choices on their own terms.