

# Making Every Penny Count

Helping students conquer  
university's financial challenges



OR

head to

[sts.ac/heloa25](https://sts.ac/heloa25)



## Who are Save the Student?

- Founded in 2007.
- Grown to become the UK's #1 student money website.
- Over two million monthly visits.
- Over 300,000 followers across all social media channels.
- Hundreds of guides on [savethestudent.org](https://www.savethestudent.org), covering all aspects of finance and student life.
- Plus tools, resources, deals and student discounts – all free.
- Became a Supporter of HELOA in 2023.



Student Money Surveys

## Student Money Survey 2024 – Results



by Laura Brown in Student Money Surveys

Updated 17 September 2024

In this survey, we heard from students who skip meals, limit socialising and cut out due to costs. We ask Labour to increase funding so students receive enough



Credit: Linda Bestwick – Shutterstock

Student Money Surveys

## National Student Accommodation Survey 2024 – Results



by Laura Brown in Student Money Surveys

Updated 7 February 2024

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Rent struggles, shoddy housing and homelessness are just some of the many issues explored in the National Student Accommodation Survey 2024.



Credit: Monkey Business Images – Shutterstock (background)

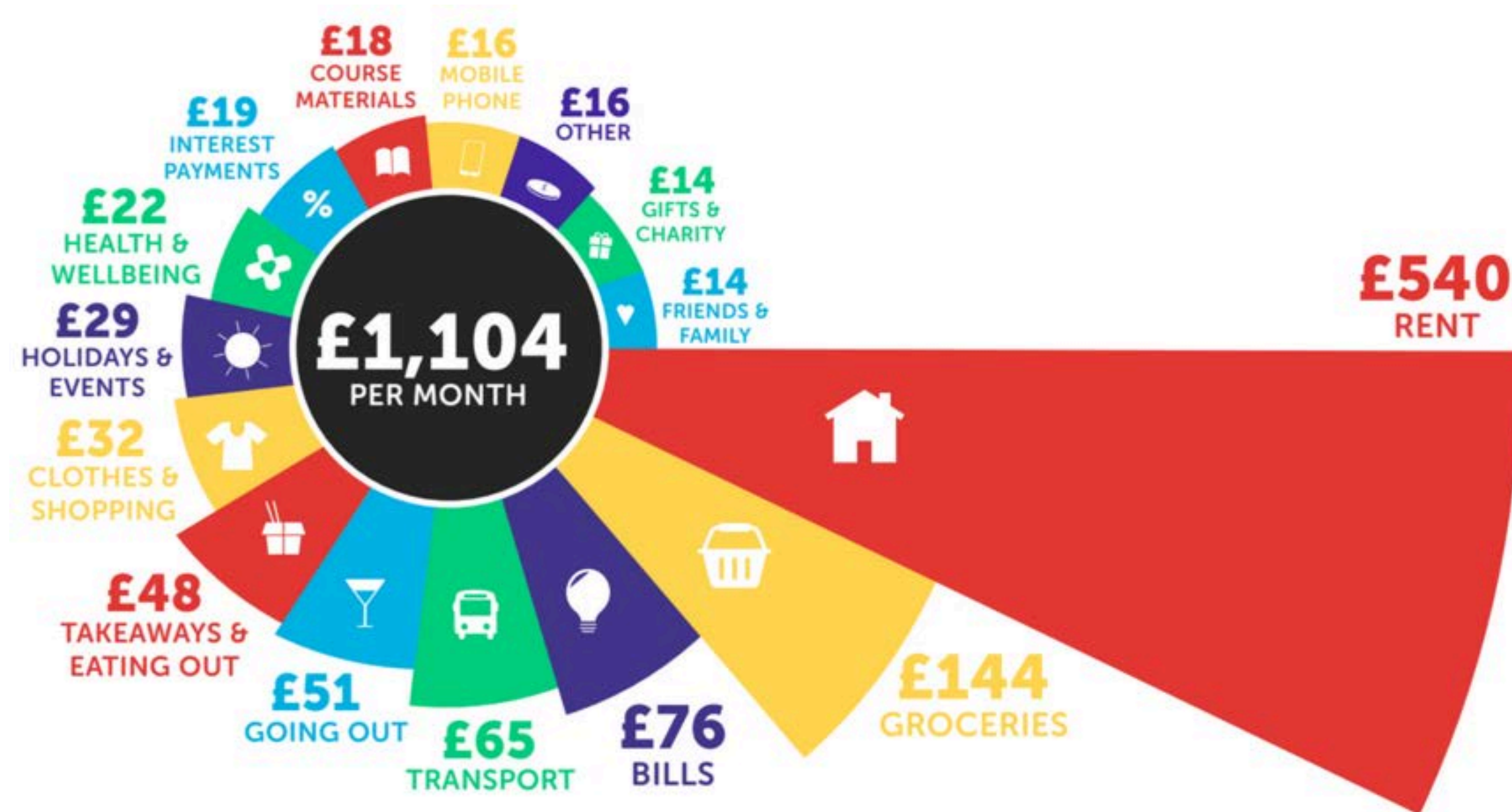
**SAVE THE STUDENT!**

## The cost of living crisis is here to stay

- The average student now spends **£1,104/month**.
- This is up **2.4%** on the previous year, but follows increases of **17%** and **14%**.
- London is the most expensive (**£1,264/month**).
- Northern Ireland is the cheapest (**£926/month**).



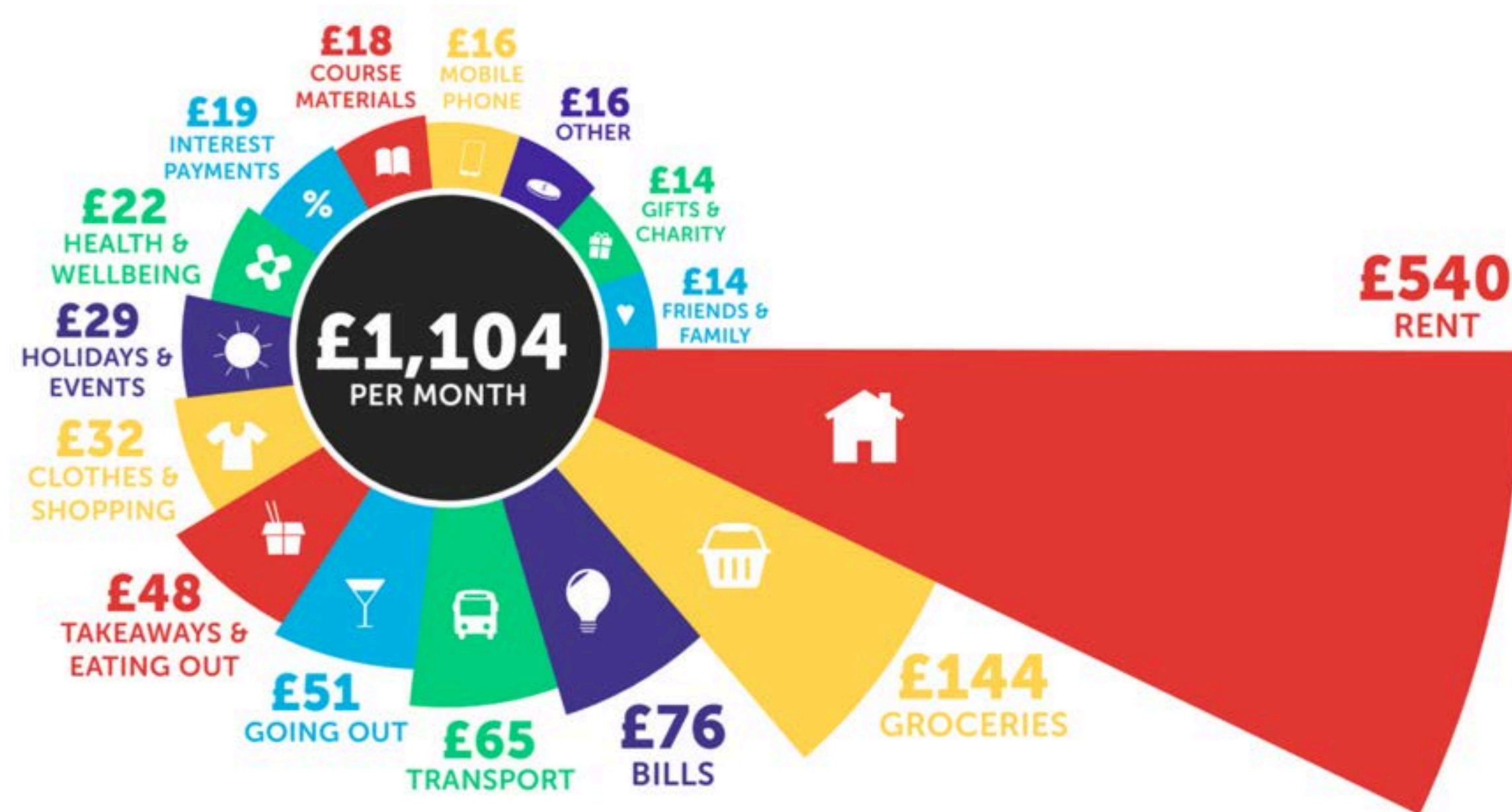
## What do students spend their money on?



## More students are living further away (or with their parents)

	Distance from campus	Living with parents
<b>2020</b>	<b>21 mins</b>	<b>12%</b>
<b>2021</b>	<b>21 mins</b>	<b>10%</b>
<b>2022</b>	<b>21 mins</b>	<b>13%</b>
<b>2023</b>	<b>24 mins</b>	<b>15%</b>
<b>2024</b>	<b>24 mins</b>	<b>15%</b>

## What do students spend their money on?





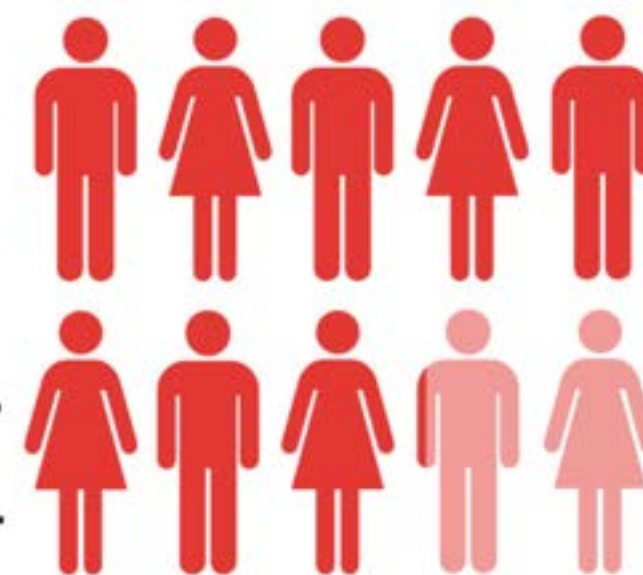
## Students are surviving, not thriving



**SKIP MEALS**  
TO SAVE MONEY

**81%**

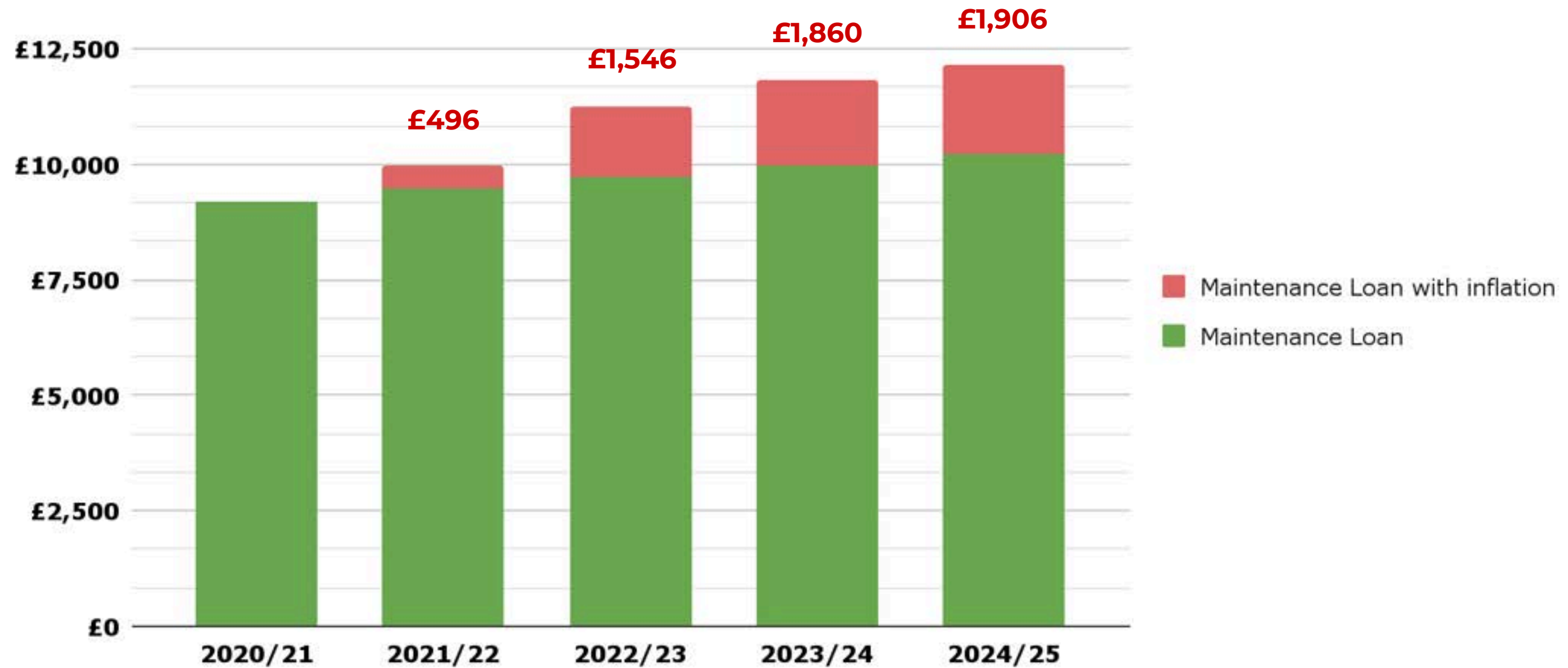
WORRY ABOUT  
MAKING ENDS MEET



**9%**



## Maintenance Loans haven't kept up with inflation



What is the average monthly shortfall between loans and living costs?

£236

£372

£458

£504

● Loading...

How can we help  
students conquer  
these challenges?

## Encourage students to search for extra funding

- Millions of pounds of bursaries, scholarships and grants go unclaimed every single year.
- There's government-funded cash for disabled students, student parents, students with dependants, and more.
- But there are plenty of other **more unusual funds** available...

Which of these is NOT a real criteria for extra student funding?

Their parent works for a supermarket

They are a vegetarian

Their surname is Graham

They're a talented esports player

● Loading...

Student Finance

## 9 weird university bursaries, grants and scholarships



by Tom Allingham in Student Finance

Updated by Lauren Allen  
28 May 2024

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Ever wondered if you can get extra funding at university? It's not just reserved for those with the top grades. From the weird to the wonderful, you can get money for just about anything...



Credit (foreground): Rachata Teyparsit - Shutterstock

## Help students learn how to budget

96%

BUDGET



74%

WISH THEY'D  
HAD BETTER  
FINANCIAL  
EDUCATION

Save the Student budget sheet

File Edit View Insert Format Data Tools Extensions Help

95% 123 Calibri

# SAVE THE STUDENT! Student Budget Sheet

[If you need help read this first](#)

	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	TOTALS
<b>SUMMARY</b>													
Income minus expenses	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Starting balance for the month	£1,500.00												
Predicted ending balance	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,500.00
Actual ending balance													
<b>MONEY IN</b>													
Student loan													£0.00
Grant/bursary/scholarship													£0.00
Job													£0.00
Family/gifts													£0.00
Other income													£0.00
Other income													£0.00
Other income													£0.00
<b>Total income</b>	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
<b>MONEY OUT</b>													
Rent													£0.00
Household bills													£0.00
Groceries													£0.00
Transport													£0.00
Going out													£0.00
Takeaways & eating out													£0.00
Mobile phone													£0.00
Clothes & shopping													£0.00
Health & wellbeing													£0.00
Course materials													£0.00
Holidays & events													£0.00
Gifts & charity													£0.00
Subscriptions													£0.00
Other													£0.00
Other													£0.00
<b>Total expenses</b>	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

[See average student living costs](#)

### EARNINGS CALCULATOR

Use this to work out your monthly or weekly earnings based on lump sums.

	Amount	Months	Month total	Week total
Student loan	£7,500.00	12	£625.00	£144.23
Grant/bursary/scholarship	£2,000.00	12	£166.67	£38.46
Job				
Family/gifts				
Savings interest				
Other income				
Other income				

Monthly budget sheet Weekly budget sheet READ FIRST





## MONEY IN

Student Loan

Grant/bursary/scholarship

Job

Family/gifts

Other income

Other income

Other income

**Total Income**

**£0.00**

## MONEY OUT

Rent	
Household bills	
Groceries	
Transport	
Going out	
Takeaways & eating out	
Mobile phone	
Clothes & shopping	
Health & wellbeing	
Course materials	
Holidays & events	
Gifts & charity	
Friends and family	
Other	
Other	
<b>Total expenses</b>	<b>£0.00</b>

# EARNINGS CALCULATOR

Use this to work out your monthly or weekly earnings based on lump sums.

	Amount	Months	Month total	Week total
Student loan	£7,500.00	12	£625.00	£144.23
Grant/bursary/scholarship			#DIV/0!	#DIV/0!
Job			#DIV/0!	#DIV/0!
Family/gifts			#DIV/0!	#DIV/0!
Savings interest			#DIV/0!	#DIV/0!
Other Income			#DIV/0!	#DIV/0!
Other Income			#DIV/0!	#DIV/0!

## Students should have TWO bank accounts

- **0% overdrafts** are the key to picking a student bank account.
- But having just one account makes budgeting harder.
- Having a **second bank account** makes it much easier to track your spending.
- **App-based banks** are ideal for this.
- Transfer money on a weekly or monthly basis and use the second account for **day-to-day spending**.

## Student Banking

# Best student bank accounts 2025



by Owen Burek in Student Banking

Updated by Laura Brown

19 August 2024

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Choosing the best student bank account for you is a big decision. Our comparison of what top banks have to offer students in 2024/25 makes it easy.



Credit: VIDI Studio, witoon214, Paket - Shutterstock

## Budgeting & Banking

# Best app-based and online bank accounts



by Jessica Murray in Budgeting & Banking, Student Banking

Updated by Hannah Williams

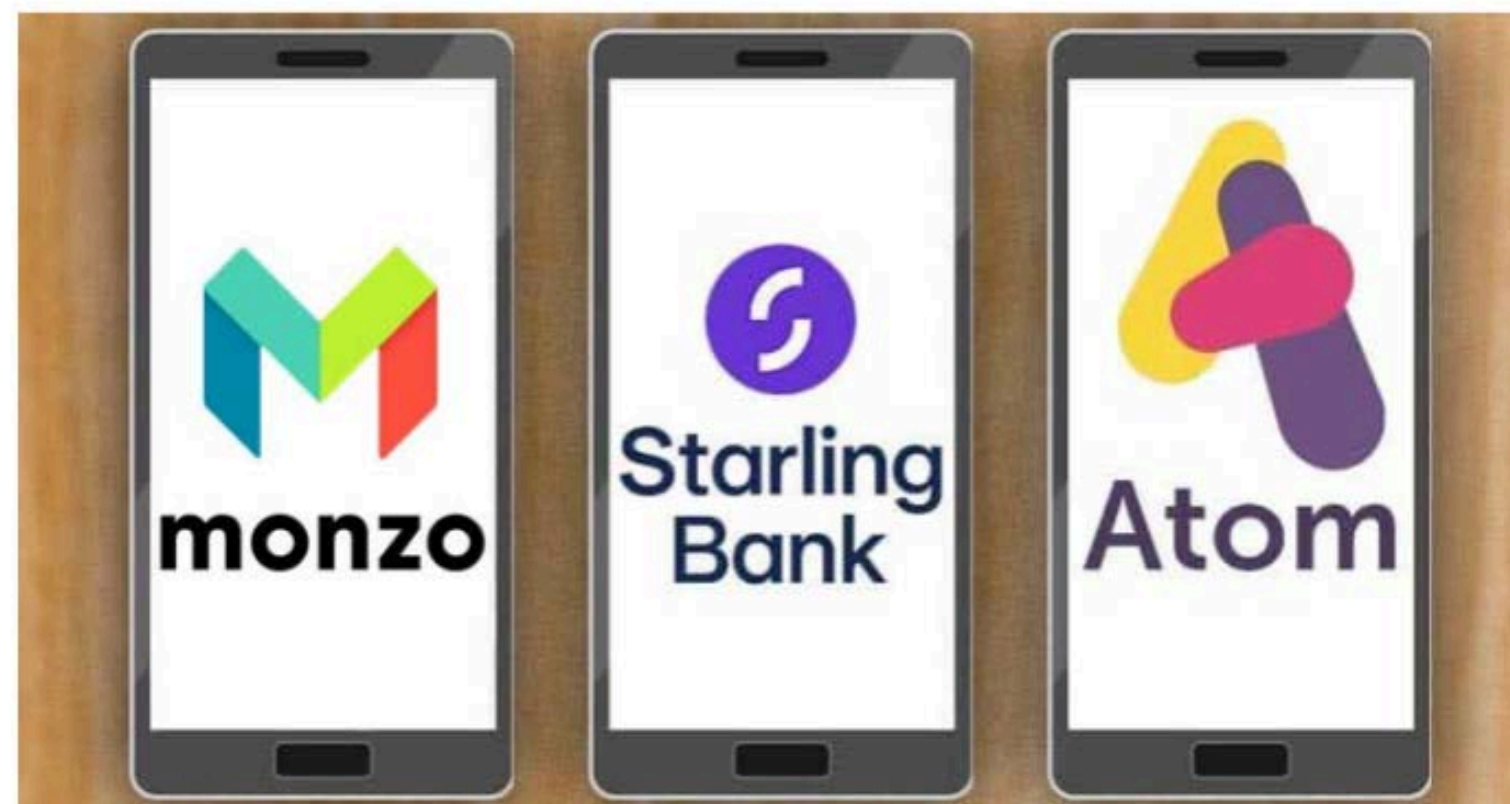
21 February 2024

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The future of banking is here and it's on your mobile. We've got the lowdown on the best app-based banks and how they work...



SAVE THE STUDENT!

## Dispel the myths surrounding the cost of university

How confident are you in your knowledge of Student Loan repayments?

Confident

Somewhere in the middle

Not confident

● Loading...

45% ??

DON'T UNDERSTAND THEIR  
LOAN AGREEMENT

70% 

WORRY ABOUT  
LOAN REPAYMENTS

# Student Finance guide 2025



by Ruth Bushi in Student Finance  
Updated by Hannah Williams  
22 April 2024

Student Finance got your head in a spin? Let us put you straight. We'll show you how it works, how much you can get and how to get your hands on it.



# Student Loan calculator 2025

Do you have to repay your Student Loan? And how much will you end up paying? Use our Student Loan repayment calculator to reveal the *true* cost of university.



Credit: New Africa, UmairAshfaq – Shutterstock

SAVE THE STUDENT!

## PARENTAL CONTRIBUTIONS CALCULATOR

How much are parents expected to contribute towards your living costs?

I started uni...

I am from...

During term I live...

Parents financially support...

Parents' income: £  ?

CALCULATE

SAVE THE STUDENT!

## Driving down travel costs

- Get a Railcard – but **never pay full price** for it.
- If you're in London, you can **link Railcards to Oyster cards**.
- Book rail travel on websites with **split-ticketing** functionality.
- Avoid websites with **booking fees**.
- Always try to **get cashback** on ticket purchases (or any purchase!).



## Buying (and packing!) university essentials

- Encourage students not to **overbuy**.
- Avoid overpriced and bloated '**starter kits**'.
- Some purchases can wait – especially for a **student discount**.
- Stick to a **packing checklist** and remember your flatmates will be bringing stuff too.

# What to take to university checklist 2025



by Owen Burek in Freshers, Student Accommodation

Updated by Hannah Williams  
7 August 2024



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Off to uni? Leave the toastie maker behind, but you may need passport photos. This is the university essentials checklist on what to take and what not to take!



## What to take to uni - My Checklist



Please do not 'request edit access' to this file, follow the steps below:

1. File > Make a copy... (or File > Download as... if you don't have a Google account)
2. Make any changes or additions to your list
3. File > Print (helps having a hard copy when packing)

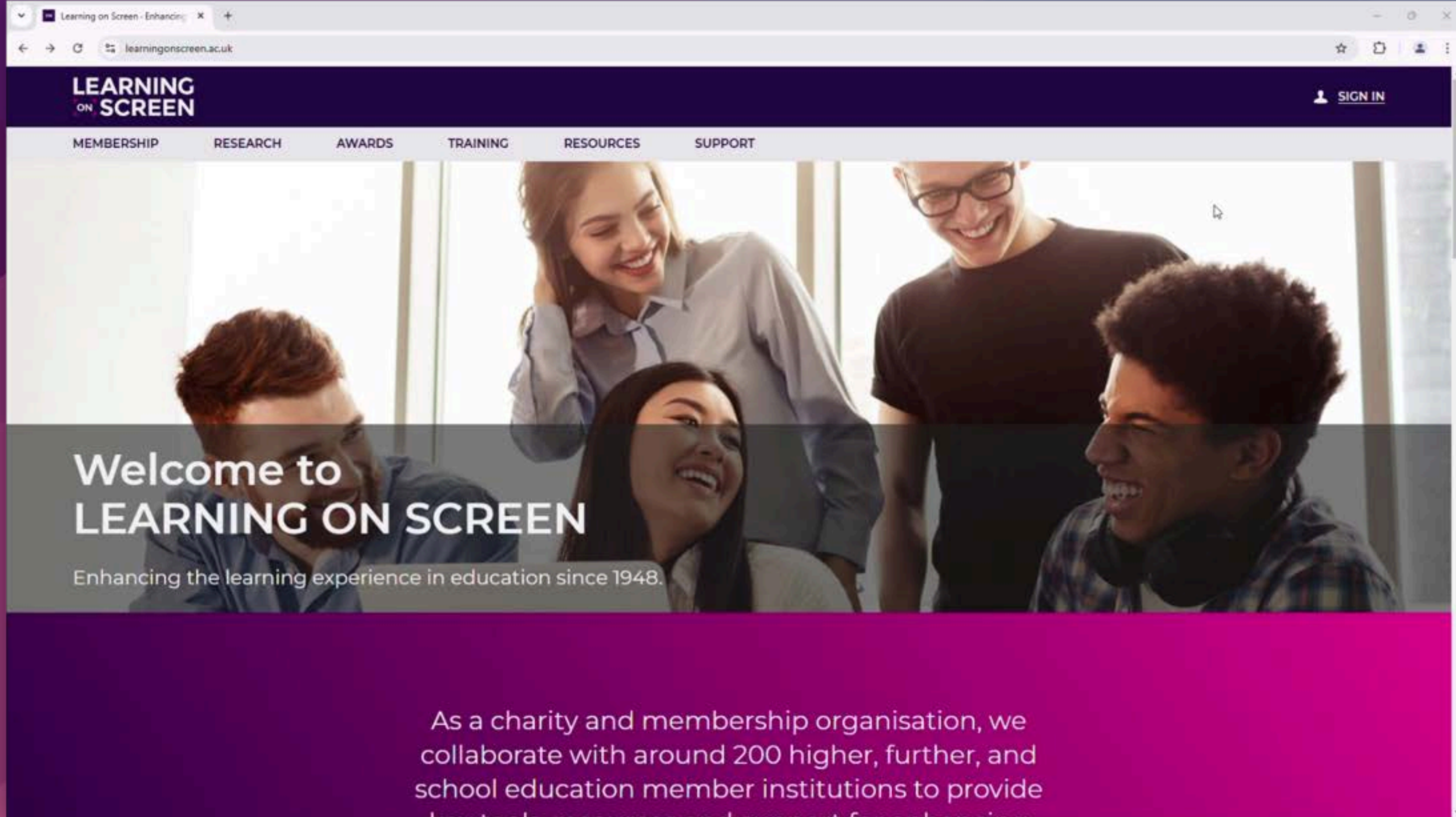
Original Save the Student list with recommended items [here](#). Please share the page with your mates :)

Things to take	Notes	Got	Packed
<b>Important documents:</b>			
Passport			
Driver's license			
University admission acceptance letter			
Course acceptance letter			
Accommodation info & contract			
Student loan documents			
Scholarship or bursary letters			
Insurance documents			
Passport photos			
Vaccination history			
Prescription copies			
Bank debit card			
Student discount cards			
<b>Electricals:</b>			
Laptop and case			
Printer & ink			



## Think you have to pay for streaming? Watch this...

- Highlight the **TV Licence loophole**:
  - Your parents have a TV Licence.
  - Their address is your main address.
  - The device you're watching on is powered by its own batteries.
- But there's another **free way** to access over two million films and TV shows episodes...



# Welcome to LEARNING ON SCREEN

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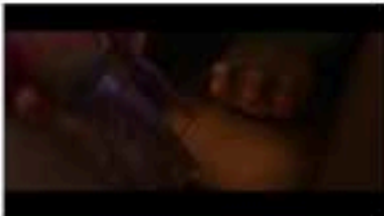


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1-10 of 20 results Sort by Relevance

	<b>Toy Story</b> Classic Pixar animated fantasy in which a child's toys come alive whenever he leaves the room. Woody is an endearing pullstring cowboy who is liked and looked up to by the other toys as their leader. When...	27 Apr 2013, 14:20 (110 mins) on ITV2	<a href="#">Available to watch now</a>
	<b>Saturday Review</b> Bitter Wheat, Toy Story 4, Keith Haring, On Earth We're Briefly Gorgeous, Beecham House  19 years after the first Toy Story film became a world wide hit, Toy Story 4 hits the cinema screens. Featuring the voices of Tom Hanks, Tim Allen, Keanu Reeves, and Annie Potts - as the kick-ass heroine Bo...	22 Jun 2019, 19:15 (45 mins) on BBC Radio 4	<a href="#">Available to watch now</a>
	<b>Toy Story 4</b> Woody, Buzz and the gang are launched on a wild quest filled with unexpected new characters - and one long-lost friend!	27 Dec 2023, 06:25 (90 mins) on BBC2 England	<a href="#">Available to watch now</a>
	<b>Toy Story</b> Computer-animated fantasy in which a child's toys come alive whenever he leaves the room. Woody is a pull-string cowboy and is respected by the other toys as their leader and the boy's number one toy...	22 Dec 2019, 13:50 (75 mins) on BBC1 London	<a href="#">Available to watch now</a>
	<b>Toy Story 2</b> Animated comedy sequel following the adventures of a group of toys who come to life when their owner has left the room. When Woody is kidnapped by a toy collector, Buzz Lightyear and the other toys set out...	10 Jun 2022, 19:00 (85 mins) on BBC3	<a href="#">Available to watch now</a>

View Record: Game of Thrones

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## Find out more

- Find all the resources and guides mentioned in this talk: [sts.ac/heloalinks](https://sts.ac/heloalinks)
- Plus loads more at: [savethestudent.org](https://savethestudent.org)

### Get in touch

- Tom Allingham – [tom@savethestudent.org](mailto:tom@savethestudent.org)



**Thank you**