

Managing your Money:

How to budget, eat well, and get the most out of your money at Aberystwyth University



Introduction

Arriving at university is exciting but can be a little daunting when it comes to managing money for the first time. This guide is here to help you take control of your finances from day one and not to panic about them.

Aberystwyth is one of the more affordable UK University towns, and with some planning you can enjoy your time here as a student without needing to watch every penny. The golden rule: know what's coming in, know what's going out, and have a plan for both. Everything else follows.



The Basics of Budgeting

Know your income

Before you can budget, you need to know what money you will have. Your main income as a student is likely to be:

- Student loan (maintenance loan from Student Finance Wales/England/Scotland/Northern Ireland)
- Parental or family contributions, if applicable
- Bursaries, scholarships
- Part-time work earnings

Maintenance loans are typically paid in three instalments – at the start of each term. This is an important detail: your money lands in a lump sum, not weekly. You need to make it last.

How University Rent Payments are set up

- You set up a payment plan before moving in
- When you accept your accommodation and complete your licence pack, you choose/confirm a payment plan.
- This plan is then used automatically for the rest of the year.
- Payments are normally taken automatically from your card (recurring payments).
- Rent is paid in 3 instalments (not monthly) These are usually aligned with student loan payment timings.

TIP: On the day your loan arrives, leave the term's rent and one month's living costs in your current account and transfer the rest into a savings account. Treat what's left as your spending money – not the whole lump sum.

Your Weekly Budget Plan

The most practical approach for budgeting is to convert everything into a weekly figure. Here is a template to adapt to your own situation based on your occupation contract. Fill in your actual numbers – and be honest.

Budget item	Weekly (low)	Weekly (mid)	Weekly (high)
Accommodation (uni halls, self-catered)	£124	£150	£196
Food and groceries (cooking at home)	£30	£40	£55
Household items / toiletries	£5	£8	£12
Mobile phone	£5	£10	£20
Laundry	£3	£5	£8
Travel (within Aber/occasional trips)	£5	£10	£20
Social/entertainment	£10	£20	£40
Books & study materials	£5	£8	£12
Clothing/miscellaneous	£5	£8	£15
TOTAL (estimated weekly)	~ £192	~ £259	~ £378

The table above uses 2026/27 figures.

Your actual weekly income from a maintenance loan varies by household income and where you study – check your award letter for the exact amount. In 2026/27, the maximum maintenance loan for Student Finance England students studying away from home is £10,227 per year.

In 2026/27 Student Finance Wales maximum total support is £12,590. Know your actual figure before you plan.

Keep a weekly record

At the end of each week, take five minutes to note what you actually spent against what you planned. It is not about being miserly – it is about understanding your own habits, so you can make informed choices.

Some weeks will be more expensive (Freshers' Week, a trip home, a birthday meal). That is fine, if other weeks balance it out.



Accommodation - Your Biggest Cost

Rent will take more of your budget than anything else, so it deserves the most attention. The good news: Aberystwyth University accommodation is significantly cheaper than in most other UK university cities, and cheaper than most private rentals in Aber too. The advantage of university accommodation is that, if unforeseen circumstances arise, you will be supported to make changes and resolve any issues, and you won't be tied into a 52-week year-long contract.

University Halls Official Fees 2026/27

All figures are confirmed with 2026/27 rates from Aberystwyth University. All hall fees include utilities (heating, electricity, water), Wi-Fi, personal contents insurance, and Sports Centre membership, there are no hidden bills.



Accommodation Fees:
www.aber.ac.uk/en/accommodation/fees/

TIP: As a new undergraduate student, you are guaranteed a place in university accommodation if you apply by 1 September 2026. Apply early – the most popular and affordable halls fill up quickly.

What's included in hall fees?

This is where university halls represent genuinely good value. In addition to your room, you get:

- All utilities – no surprise energy bills
- High-speed Wi-Fi throughout
- Personal contents insurance (a saving of £50–£150/year compared to private rental)
- Sports Centre membership (worth approximately £180/year)
- 24/7 staffed reception and on-campus support
- No letting agency fees, no deposit disputes

When you compare the true cost of private rental – rent plus bills plus insurance plus agency fees – university halls are competitive at almost every price point.

International Accommodation Award

The International Accommodation Award provides international fee-paying students with free on-campus accommodation for one academic year, helping to ease the transition into university life. Importantly, this type of support is usually limited to the **first year of study only**, after which standard accommodation or living costs will apply. Students should therefore plan their budgets carefully for subsequent years.

Private Rental in Aberystwyth

Many students move into private houses from their second year, usually sharing with friends. Prices for the 2026/27 academic year in Aberystwyth town:

- Room in a shared house (bills not included): typically, £118–£140/week
- Room with all-inclusive bills package: typically, £130–£160/week
- En-suite room in a shared house: typically, £130–£160/week
- Studio flat (sole occupancy, all bills): typically, £180–£250/week

Private rentals usually run for 39–51 weeks, often including summer months when you may not be in Aberystwyth. Unlike halls, bills are separate unless you choose an all-inclusive package – factor in gas, electricity, water, and broadband, which together can add £20–£40/week per person.

Key areas for student housing: North Parade and Victoria Terrace offer larger shared houses; the town centre is convenient for shops and social life; Penglais Road is closest to campus. Start looking from January for the following September – good properties in popular areas go fast.

TIP: When viewing a private property, check: what bills are included, who handles repairs, what the landlord's deposit scheme is, and whether there is a letting agent fee. Get everything agreed in writing before you sign. The university's Student Union Team can advise on contracts.

Useful letting agents in Aberystwyth:

- Aberletting.com
- Padarn Property
- CBW Property Management
- 1 Stop Lettings
- Philip Evans Estates.

You can also check Rightmove, Zoopla, and the university's own private sector accommodation listings.



Find out more:
www.abersu.co.uk/advice/housingandaccommodation/



Food - Eat Well, Spend Less

The real cost of convenience

A meal delivery order – a pizza or a takeaway from a delivery app – typically costs £12–£18 once you include the service fee and tip. A ready meal from a supermarket costs £3–£5. A home-cooked equivalent can cost £1.50–£3 per portion.

A Friday night takeaway with your housemates can be part of student life. The problem is when food deliveries and ready meals become the default rather than the exception. Three deliveries a week adds up to £100–£200 a month – money that could cover half your rent.

Shopping smart

The most important skill is shopping with a list, built around a plan for the week ahead. This sounds obvious, but most overspending on food happens when people wander into a supermarket without a plan, buy what looks appealing, and then order a takeaway anyway because nothing “goes together”.

- Plan your meals for the week before you shop – seven dinners, seven lunches, breakfasts
- Write a list and stick to it
- Do one main shop per week rather than daily top-ups (which add up fast)
- Buy own-brand or value-range staples – there is rarely a meaningful difference in pasta, rice, tinned tomatoes, or oats
- Frozen vegetables are just as nutritious as fresh, cheaper, and don’t go off
- Learn to batch cook – one pot of chilli or bolognese makes four meals

Supermarkets in Aberystwyth: Lidl (best value for weekly shops), Morrisons, Tesco, M&S (for treats!). Local shops/butchers are great for fresh and organic produce.

TIP: Check out Save the Student (savethestudent.org) and Student Beans for money-saving guides, discount codes, and supermarket comparison tools. The MoneySavingExpert website (moneysavingexpert.com) is also excellent for student budgeting advice.

A note on packing lunches

Tamed Da offers a freshly made hot meal deal daily for £4. Packing your lunch from home costs pennies by comparison: a sandwich, a piece of fruit, and something to drink can be done for under £1.50 if you are buying sensibly.

A good, insulated flask also means you can take soup or leftovers from the previous night’s dinner – much better than a £4 meal deal when it is raining, and you are between lectures.



Weekly Meal Plans

The following two weekly plans – one including meat and fish, one vegetarian – are designed to be straightforward, tasty, and cheap. Most meals require no more than 30 minutes and basic equipment. Each plan is built around the principle of cooking a little extra at dinner to become the next day’s packed lunch.

Plan A: Standard (including meat and fish)

Day	Breakfast	Packed Lunch	Dinner	Snacks
Mon	Porridge with banana	Cheese & salad sandwich + apple	Chicken stir-fry with rice	Handful of nuts
Tue	Toast & peanut butter	Leftover stir-fry in a wrap	Pasta with tomato & tuna sauce	Yoghurt
Wed	Scrambled eggs on toast	Tuna mayo sandwich + crisps	Chilli con carne with rice	Piece of fruit
Thu	Granola & milk	Chilli leftovers in a pitta	Baked potato with beans & cheese	Oatcakes
Fri	Toast & jam	Soup from a flask + roll	Homemade burgers with salad	Biscuits
Sat	Cooked breakfast	BLT sandwich	Roast chicken tray bake with veg	Fruit
Sun	Pancakes with fruit	Leftovers	Slow cooker or batch soup + bread	Yoghurt

TIP: Cook double portions of chilli, stir-fry, or pasta sauce and freeze half. Future-you will be very grateful on a busy Wednesday evening.

Plan B: Vegetarian

Day	Breakfast	Packed Lunch	Dinner	Snacks
Mon	Porridge with banana	Hummus & roasted veg wrap + apple	Chickpea & spinach curry with rice	Handful of nuts
Tue	Toast & peanut butter	Leftover curry with flatbread	Pasta with roasted vegetable sauce	Yoghurt
Wed	Scrambled eggs on toast	Lentil soup in a flask + roll	Baked potato with beans & cheese	Piece of fruit
Thu	Granola & milk	Cheese & pickle sandwich + crisps	Vegetable stir-fry with noodles	Oatcakes
Fri	Toast & jam	Leftover stir-fry in a wrap	Veggie burgers with salad	Biscuits
Sat	Cooked breakfast	Cream cheese bagel + salad	Lentil bolognese with pasta	Fruit
Sun	Pancakes with fruit	Leftovers	Butternut squash & bean chilli + rice	Yoghurt

TIP: Batch cooking a big pot of lentil dhal or tomato pasta sauce at the weekend sets you up for two or three easy meals during the week. Add different vegetables or spices to ring the changes.

Weekly Shopping List

(serves 1 person for approximately £35-£45)

This list covers the essentials for both meal plans. There are items which will only need to be bought at the start of term and topped up as needed.

Adjust quantities to your appetite and cross off anything you already have.

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| ☐ Oats / porridge | ☐ Dried pasta (500g) | ☐ Apples |
| ☐ Butter | ☐ Stock cubes | ☐ Curry powder |
| ☐ Yoghurt (large pot) | ☐ Frozen sweetcorn | ☐ Flour (small bag) |
| ☐ Tinned baked beans (x2) | ☐ Potatoes | ☐ Soup (tins, for backup) |
| ☐ Noodles (pack) | ☐ Bananas | ☐ Milk (2 litres) |
| ☐ Frozen peas | ☐ Soy sauce | ☐ Cheese (block) |
| ☐ Garlic | ☐ Salt & pepper | ☐ Tinned tuna (x2) |
| ☐ Tomatoes | ☐ Hummus | ☐ Red lentils (500g) |
| ☐ Olive oil | ☐ Eggs (6-12) | ☐ Minced beef/veggie mince |
| ☐ Cumin/mixed spice | ☐ Jam/marmalade | ☐ Onions |
| ☐ Crisp breads/oatcakes | ☐ Tinned chickpeas (x2) | ☐ Spinach (bag) |
| ☐ Bin bags | ☐ Rice (1kg) | ☐ Tinned fruit (backup) |
| ☐ Bread | ☐ Chicken (breasts or thighs) | ☐ Chilli flakes |
| ☐ Peanut butter | ☐ Carrots | ☐ Granola/cereal |
| ☐ Tinned tomatoes (x4) | ☐ Broccoli | ☐ Washing up liquid |

Estimated total for a weekly main shop:

£35-£45, depending on meat choices and where you shop. Lidl tends to be cheapest for dry goods; Morrisons has good own-brand ranges for fresh produce.

BBC Good Food's student recipes section, and the SORTED Food YouTube channel are all excellent starting points.



For recipe inspiration on a student budget:

<https://www.savethestudent.org/save-money/food-drink>



Student Discount

Students can access a range of discounts through services such as UNiDAYS, Student Beans and TOTUM. These free platforms provide discounts on shopping, food, travel, technology and entertainment.



UNiDAYS:

<https://www.myunidays.com/GB/en-GB>



Student Beans:

<https://www.studentbeans.com/uk>



TOTUM:

<https://totum.com/>

Student Societies and Volunteering

Getting involved in Students' Union societies and volunteering projects can be a valuable and rewarding part of student life at Aberystwyth, but it is important to factor in the associated costs when planning your budget.

Most societies require a small membership fee, and participation may also involve paying for equipment, trips, or events throughout the year. In addition, many activities require personal accident or "on/off campus" insurance, which typically costs around £6 per year through the Students' Union. While these expenses are relatively low, they can add up, so it is worth considering them alongside your core living costs.

If you are able to afford it, joining a society or volunteering is strongly encouraged: it offers excellent opportunities to build friendships, develop new skills, enhance your CV, and support your wellbeing, making it a worthwhile investment in both your university experience and future employability.

Scams and Frauds

Scams and fraud are an increasing risk for students in the UK, particularly those new to managing their finances or moving to a new country. Common scams include phishing emails or texts, fake bank or university contacts, accommodation fraud, and bogus job or payment offers.

Fraudsters can be very convincing, sometimes using personal details such as your name, phone number, or passport information, and may pose as trusted organisations.

International students may be specifically targeted with claims about problems with their immigration status, using alarming language about visa cancellation or deportation to pressure you into making urgent payments, often via gift cards or money transfer services.

Always be cautious of unexpected contact, never share or confirm personal information, and do not make payments in response to unsolicited requests.

If you are unsure, end the communication and seek advice from university support services, such as an International Student Adviser, who can help you report the incident and stay safe.



Report Fraud:

www.reportfraud.police.uk/university-students-booklet/



More Advice:

www.ukcisa.org.uk/student-advice/life-in-the-uk/frauds-and-scams/



Information about Blackmail or Threats:

www.stopsextortion.com/



Getting Home - Travel Comparisons

Aberystwyth is relatively remote by UK standards – there is no motorway nearby and no direct train to London. But there are good options for getting home for the holidays, and booking early makes a significant difference to cost.

Train and coach comparison

All prices below are indicative advance fares for 2025/26 and will vary by date, time, and how far in advance you book. Always check Trainline, National Rail, or the operator’s website directly for current prices.

Destination	Train advance	Bus advance	Journey time	Tips
Cardiff	from £17	from £10 (Mid Wales Travel)	Train ~4 hrs; Bus ~4 hrs 10 min	Bus is often cheapest; 2 direct buses/day via TrawsCymru/Mid Wales Travel
Birmingham	from £15	from £15 (National Express)	Train ~3 hrs; Bus ~4 hrs	Both options competitive; trains change at Shrewsbury
Manchester	from £20	from £19 (National Express)	Train ~4.5 hrs; Bus ~7 hrs 15 min	Train much faster; book advance rail early
London	from £24	from £10 (National Express/ Megabus)	Train ~4 hrs 40 min; Bus ~8 hrs	Coach is cheapest but lengthy; Megabus fares can be very low if booked early

Buying train tickets smartly

- Book advance tickets as soon as they go on sale, typically 12 weeks before travel.
- Use a 16-25 Railcard (£30/year) for a third off most fares; it pays for itself quickly.
- Full-time Undergraduate first-year students joining Aberystwyth University in September 2026 will be able to claim a free **1-year 16-25 Railcard** which will offer a third off rail fares throughout the UK.
- Split ticketing can save money on longer routes – buy separate tickets for Aberystwyth to Shrewsbury and Shrewsbury to London, sometimes for less than a through ticket (use **Splitsave.co.uk** or **TrainSplit.com**)
- Off-peak travel (avoiding Monday-Friday morning and evening rush hours) is usually significantly cheaper.
- Transport for Wales (TfW) operates the main Aberystwyth line; services require at least one change, usually Shrewsbury or Birmingham for most English destinations.

Coach: slower but often the cheapest option

National Express runs direct coaches from Aberystwyth to Birmingham and London daily. Megabus also operates routes to London via Cardiff, with promotional fares that can be extremely cheap when booked well in advance. The trade-off is time – London by coach is an 8-hour journey – but for those travelling in the holidays without any urgency, it is a legitimate money-saver.

TrawsCymru buses (T1, T2, T5) connect Aberystwyth with destinations across mid and west Wales, including Carmarthen and Bangor. These are part of the Welsh Government subsidised network and offer very good value for regional travel.

TIP: Sign up for the National Express Young Persons Coach card (£12.50/year) for a third off coach fares – similar in effect to the rail Railcard but for coaches.

Getting around Aberystwyth

Within Aber itself, almost everything you need is within walking distance. The campus is a 15-20-minute walk from most halls, with a hill climb from the town. Buses run regularly up Penglais Hill to campus for those who prefer not to walk. A second-hand bicycle is a sound investment for longer journeys around town.



Useful Resources - Financial support at Aberystwyth



Advice, Information and Money Service:

<https://www.aber.ac.uk/en/student-services/money/>

Student Finance, Budgeting, and hardship grants for students in difficulty:

☎ 01970 621761 @ student-adviser@aber.ac.uk

Student Fees Office, for payment plans and fee queries:

☎ 01970 622043 @ fees@aber.ac.uk



Aberystwyth Students' Union Advice Service, independent advice on contracts, finances, and rights:

abersu.co.uk/advice

Online money guides

- **savethestudent.org**
comprehensive and student-specific budgeting, food, and money advice
- **moneysavingexpert.com/students**
the definitive guide to student finance, loans, and deals
- **studentmoneysaver.co.uk**
discount codes and money-saving tips
- **unibudget.co.uk**
simple student budgeting tools

Travel booking

- **nationalrail.co.uk** and **trainline.com**
compare train fares and times
- **trainsplit.com**
split ticketing to reduce rail costs
- **nationalexpress.com**
coach bookings
- **megabus.com**
budget coach services
- **traveline.cymru**
Wales-wide public transport journey planner including TrawsCymru

A Final Word

Money worries are one of the most common causes of student stress.

Aberystwyth is genuinely an affordable place to study - lower rents, a compact town, and a community that does not require you to spend heavily to have a good time.

The students who manage their money best are not the ones who spend the least, they are the ones who know where their money is going and make deliberate choices about it. Plan your week, cook your food, book your travel early, and you will find there is money left for the things that matter.

If you are struggling, ask for help early. Aberystwyth's student support services exist precisely for this. The sooner you let us know, the more options there are to resolve it. Please contact us if you need any advice or support.

The Student Advice Team:

@ student-adviser@aber.ac.uk

