

# Money on your mind?

Budget, save, earn  
and get financial  
support at Leeds



The student money guide

# Welcome to Leeds!

With so much going on throughout the campus and city, we think you're going to love your time at Leeds.

While there's plenty to be excited about, we know supporting yourself financially through university can be a little scary. That's why we've put together this pocket-sized guide to tell you everything you need to know.

It features tips from students, academics and financial experts, and covers everything from student finance to saving on your weekly shop.

There's even more advice on managing your money over at [students.leeds.ac.uk/money-management](https://students.leeds.ac.uk/money-management)

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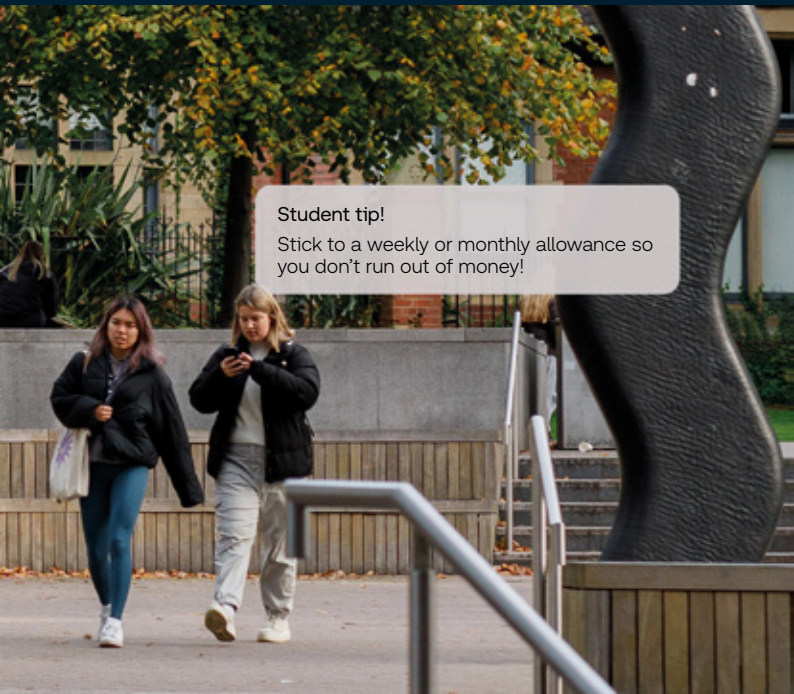
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# Budgeting

It's always tempting to spend your student loan the second it hits your bank account, but budgeting can really help you afford all the necessities and even save for your future.

A photograph of two students walking on a paved path on a university campus. The student on the left is wearing a black jacket and blue leggings, carrying a white bag. The student on the right is wearing a black jacket and light-colored pants, looking at their phone. In the foreground, there is a large, dark, abstract sculpture. The background shows trees with autumn foliage and a brick building.

## Student tip!

Stick to a weekly or monthly allowance so you don't run out of money!

# 4 steps to managing your money

## Step 1: Understand what's coming in

This could be your student loan, any grants, or an income from part-time work. You might find it helpful to keep track of everything in a spreadsheet, while some banking apps like Monzo and Starling will do it for you.

## Step 2: Add up your fixed spending

Fixed spending refers to your monthly rent, phone contract, electricity and fuel bills. Make a note if any of these go up (or fingers crossed, down) so your budget is always up to date.

## Step 3: Work out your flexible monthly spends too

Work out the average you spend on things like going out, ordering food in and buying new clothes – basically things you want rather than need! This will be different every month, but a rough figure will be useful.

[Read our beginner's guide to budgeting](#)

#### Step 4: Do the maths

Add your fixed and flexible spends together and subtract them from your monthly income. That's how much you've got left to work with. If this number is a positive, such as an extra £30, you could put it away in a savings account to help cover you in an emergency or save for a summer holiday.

If you're in the negatives, you will need to cut back on your spending or look for an extra source of income.

UCAS have a simple budget calculator on their website which makes this even easier.

**[Download the UCAS budget calculator here.](#)**

#### Student tip!

Use the round-up feature on Monzo or Starling and save money without actively thinking about it.



# Money tips

These tips will help you cut costs on things like everyday essentials, your weekly shop, social activities and more.



# The essentials

There are some things we just need to have like Wi-Fi, electricity, clothes and period products. Luckily, there's ways to save on all of them.

## Places to study

Parts of the Leeds campus are open 24/7, like the library and certain IT clusters. There's always somewhere warm to study, helping you save on heating bills.

Find a study space at [students.leeds.ac.uk/spacesforstudy](https://students.leeds.ac.uk/spacesforstudy)

## Free period products

You can find free period products in plenty of places around campus. LUU also has free period products in two locations: at the advice centre or in the cabinets outside the Executive office.

[Check out the period product locations](#)

## Save on shopping

There are great student discounts on sites like NUS, Totum, UniDays and StudentBeans, helping you cut costs on things like food, fashion, cinema trips and travel.





## Eating and drinking

Knowing how to plan your meals (and avoiding the temptation for a takeaway too often) can really help keep the costs down for eating and drinking.

## Plan ahead

Plan your meals for the week and stick to your shopping list, only buying what you need. Don't shop hungry! You always buy more when you're hungry, and it's rarely food that's any good for you.

## Find recipes

There are loads of sites out there that show you how to cook up a storm on a budget. Try Mob Kitchen or BBC £1 meals to get started. You can easily find food you'll enjoy, food that will excite you and food you might never have heard of before!

## Try something new

Leeds is full of diverse food and plenty of shops where you can buy the ingredients to make new dishes yourself, while mixing things up to keep your eating exciting.

## Batch cook

Cooking meals ahead – and freezing them safely – can be a great way to save money and time in the future. Batch buying also helps. Buying your staple foods in bulk, such as dried pasta, rice and tinned food, is often cheaper than buying smaller items every time you go shopping.

[Get inspired by Tom's £20 two-person meal prep](#)

[Check out Meg's top tips for batch cooking](#)

## Work as a team

Planning meals and cooking them together will save money on the shopping and make meal preps a lot more fun. It will also help reduce food waste.

Work out the kind of food you and your housemates enjoy, then split the cost of the ingredients. Winner winner, something cheap for dinner!

## Look for deals

Did you know you can get a daily lunch special for just £2.95 on campus? There are some great offers through Great Food at Leeds. Too Good To Go is also a great app that shows cheap food deals just before vendors are closing up shop!

**Find out how to eat for less on campus**

### Student tip!

Share grocery costs with housemates to cut expenses





**The best budget activities in Leeds**

## Socialising

University is a great place to make friends. You'll meet all kinds of people at Leeds, some of whom might be your mates for life. Here's how you can get to know them without blowing your budget.

## Shop smart

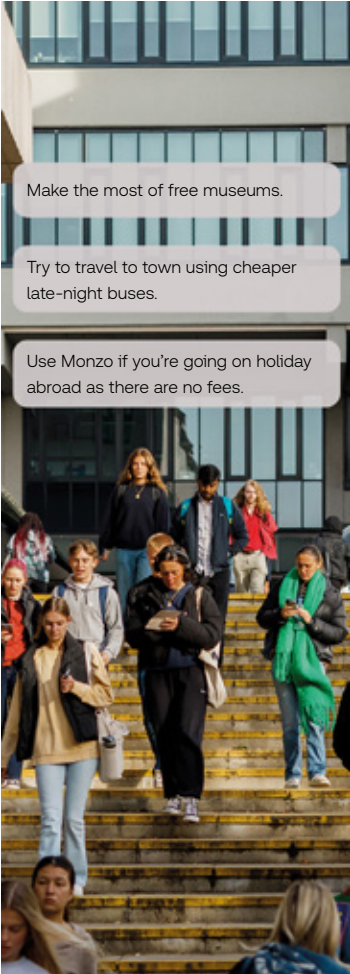
While there are huge shopping centres in the city, you'll find some of the best bargains at Leeds Kirkgate Market and The Corn Exchange.

## Culture is priceless

There are loads of museums, music venues and galleries on campus and around Leeds, letting you soak up art, performance and gigs whenever you're in the mood. Places like Leeds Playhouse, Brudenell Social Club and Leeds Art Gallery will fill your head with ideas and inspiration.

## Cheap thrills

Household 'Come Dine With Me' contests give cooking a real competitive edge, while pub quizzes are cheap to enter and could win you enough to pay for pizza on the way home.



Make the most of free museums.

Try to travel to town using cheaper late-night buses.

Use Monzo if you're going on holiday abroad as there are no fees.

# Find part-time work

Finding a job will top up your bank balance, giving you a little extra income and helping grow your CV while you study.



If you feel you can juggle both work and your degree, the University has lots of ways to help get you on the career ladder.

### **Use Joblink**

Joblink is based in the Leeds University Union. The Joblink team can help you find work, either through a regular job or one-off roles.

### **Talk to the Careers Service**

The Careers Service promotes jobs through their newsletter and on MyCareer. They can even help you sort your CV and prepare for an interview.

### **Get to know MyCareer**

### **Be your own boss**

Spark offers funding to entrepreneurs looking to start their own business. It's available to current students and Alumni up to seven years after graduation.

### **Search for: SPARK business start-up services.**

### **Try a year in industry**

Working for a year will get your CV off to a great start and could even lead to opportunities after you graduate. It will also add a full-time salary to your bank balance if you find paid placement.

### **Check out Amrit's 5 reasons why you should do a placement year**

# University support

If you need financial support,  
the University is always here  
and you're never alone.





## The Financial Assistance Fund

You can apply to the University's Financial Assistance Fund if you're experiencing genuine or unexpected financial difficulties. It will help towards the payment of your essential living costs.

## Leeds Bursary

The bursary is available to many undergraduates.

**Search 'Leeds Bursary' to see if you're eligible and find out how to apply.**

**Visit the managing your money hub for more advice and financial support**





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OF LEEDS**

## Got any questions?

If you've got any worries about money or need help setting up a bank account, sorting out bills or finding work, just get in touch with the Student Information Service who'll point you in the right direction. Alternatively, drop by the LUU Help & Support desk in the Union foyer.

**[Visit the Student Information Service website for more information](#)**

Connect with us:



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**[students.leeds.ac.uk/money-management](https://students.leeds.ac.uk/money-management)**