



# International Student's Budgeting Guide

## Housing and Bills

Rent can depend on various factors such as:

- where you live
- the length of your contract (how many weeks you pay rent)
- the type of accommodation
- any extra costs you must pay

In many halls of residence, utilities are included. In privately rented accommodation you may have to pay extra bills on top of your rent.

- Try [www.manchesterstudenthomes.com](http://www.manchesterstudenthomes.com) to find area guides or statistics. They also provide a property search and free housing advice.
- Start looking early to get the best accommodation possible but make sure you do your research so it's right for you.
- Find out your tenant rights at [My Property Guide](#).
- There are multiple types of accommodation available for students studying in the Manchester. Each has different advantages and disadvantages. Take a look at the [Which? University guide](#) on the types of living situation.
- Most landlords will ask you to pay a deposit before you move in. This can vary but is often equal to around a month's rent or more.

Always ask in advance so that you have enough money to pay your deposit. You will get it back when you leave the accommodation if there is no damage.

- When confirming your acceptance in halls you will need to pay a deposit to secure your room which will be non-refundable if you later decide to not take the room.

- Use internet phone calls - these are a cheap way to call abroad, all you need is a computer, the internet and a handset.
- Buy international calling cards from shops. This saves you money on calls.
- Bills can vary depending on the time of year and number of people in your accommodation. To see the different bills you may face take a look at the [International Student Calculator](#).
- If you are unable to find a UK based guarantor you may be required to pay a large portion of your rent up front.



## Eating

- Food in large supermarkets tends to be cheaper than food sold in convenience stores and corner shops.
- Fresh fruit and vegetables are often cheapest in local markets.
- Supermarkets often reduce the price of foods close to expiry at the end of the day. Keep your eye out for any bargains.
- It is safe to drink tap-water in the UK so it is not necessary to purchase drinking water.
- If you have food left over you can sometimes freeze it to eat at a later date.
- If you live with friends you could cook together to save money.
- Many places offer a student discount so be sure to ask in order to save money.
- If you've had good service in a restaurant you may decide to leave a tip. Around 10-15% would be customary. However, check that service isn't already included in your bill. In pubs, people don't usually tip.
- If you have the right to work, in many part time jobs in the food industry you will be entitled to free or discounted food on your shift.
- In such a big city there are many specialty shops that sell food from all over the world.
- If you don't want to worry about food you could opt for full-board accommodation where meals are included in your payments.



## Shopping

- Prices can change due to annual inflation or the seasonality of produce.
- It is worth checking opening times of shops before visiting. On Sundays shops are often closed or have shorter opening hours.
- Consider and budget for the things that you'll have to buy when you arrive such as bedding, textbooks, kitchen equipment etc.
- Online shopping can be convenient if you don't live near a supermarket or if local stores are too expensive.
- Some cash machines may charge you to take money out. In this case it would be preferable to go to a different free machine.
- Most shops and some buses accept contactless card payments for things under £30.



## Study

- Student discount is often offered so you can buy cheap stationery such as at Blackwell's.
- You will be able to print using your student card. Some schools offer free printing credit but otherwise you will have to top up your card which can be done at the library.

- Register and get your student card as soon as you can, as you may need this to enter the library or computer rooms.

- If you are asked to do coursework and you are unsure of how to structure and write essays or insert references, you can email your lecturer or book office hours. The University also provides the free [My Learning Essentials](#) programme to aid your personal and professional development.

- Check the opening times for the libraries. The Alan Gilbert Learning Commons is open 24/7 during term time.

- For non-course specific queries you can always contact your academic advisor who you will meet at the beginning of the year.

- If you want to fit in a part time job alongside your studies, look for a job that is compatible with your timetable. It is recommended that you do not work more than 15 hours in order to save time for your studies and relaxation.

- Your lecturers will inform you what textbooks and study materials are necessary. You could look online and buy in advance when it is cheaper. However, this can be risky if the course information changes or if you end up being offered a free downloadable textbook.

- You may be able to buy books and equipment second-hand (look on the internet, departmental noticeboards or at book fairs). You could also share them or photocopy relevant sections.



## Socialising

- In pubs, there isn't usually table service. You have to get drinks at the bar yourself.

- At the University there are many societies which you will encounter in welcome week. Get involved and find societies that suit you to meet new people and enjoy your time here.

- If you like going clubbing, find out when clubs have student nights with lower/free entry and cheaper drinks.

- Remember, there are age restrictions on some activities in the UK. Legally, you cannot purchase alcohol or tobacco unless you are 18 or over.

- It can be safer getting a taxi home after a night out. However, prices will increase above the standard rate during this time.

- The University runs Sporticipate, a programme allowing you to take part in beginner-level sport and physical activity for free.

**For more information visit:**

[www.manchester.ac.uk/study/international/](http://www.manchester.ac.uk/study/international/)

and

[www.studentsupport.manchester.ac.uk/finances/](http://www.studentsupport.manchester.ac.uk/finances/)