# Students discover innovative ways to cut costs amid rising university expenses



University students face a challenging financial landscape, requiring practical strategies to stretch limited budgets effectively. Current and recent students have shared their best money-saving tips, offering valuable insights into navigating university expenses with greater ease.

A fundamental recommendation is to sign up for student discount platforms such as UNiDAYS and Student Beans. These free digital services verify student status to unlock discounts ranging from 10% to 20% across hundreds of brands, covering everything from fashion to technology and travel. According to platform data, students can access significant savings by simply registering with a valid academic email. By consulting these sites regularly before making purchases, students can reduce costs substantially.

Using cash instead of electronic payments during nights out is another practical budgeting tool. One student pointed out that bringing a fixed amount of cash helps prevent overspending, especially when contactless payments make it so effortless to lose track. This method also reduces theft risks by allowing phones to stay safely tucked away. It is worth noting that some university towns still have many cash-friendly venues, making this approach viable.

Investing in good-quality items, albeit initially more expensive, is often more economical in the long run. Repeatedly replacing cheap bedding or kitchenware can accumulate considerable costs, whereas durable products last beyond university, offering better value and sustainability. This approach also aligns with an increasing awareness among students of environmental considerations.

Maximising the value of university-provided opportunities is key. Attending lectures is essential, but students should also engage in societies aligned with their interests—be it sports, languages, or theatre. These activities are usually heavily subsidised and offer excellent skill-building opportunities. Moreover, many universities provide grants for travel and internships abroad, which can be life-enhancing experiences funded through the institution. Checking out these options early in the academic year ensures students don’t miss out due to ignorance.

Premeditating spending on nights out by researching venue menus and offers online helps set clear budgets and avoid unexpected expenses. This level of planning can contribute significantly to financial discipline in social settings.

Housing remains a major expense for students. Sharing a room in the first year has proven to be a highly effective saving strategy for some, halving rent costs and providing social benefits like companionship. However, it is not suitable for everyone and depends on personal preferences and circumstances. Given the broader trend of rising rent costs in university towns and cities, exploring shared accommodation can be essential for financial sustainability.

Beyond these direct tips, broader financial advice includes creating detailed budgets, cooking at home, buying used textbooks, and using free campus events as entertainment—all ways to minimise outgoings while enhancing student life. Such holistic financial management is critical amid rising living costs and rent hikes seen across many urban areas.

Finally, while instalment plans for rent payments exist, financial experts warn these can introduce costly fees that increase the overall rent. Alternatives such as negotiating directly with landlords, seeking roommates, or increasing income through part-time work may be less burdensome ways to manage housing expenses.

Students aiming to optimise their finances should therefore combine digital discount tools, prudent budgeting, quality purchasing decisions, active use of university resources, and thoughtful accommodation choices. These strategies collectively can help mitigate the significant financial pressures faced during university years, enabling students to focus more on their studies and personal growth.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[5]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips)
* Paragraph 2 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[2]](https://www.myunidays.com/), [[3]](https://www.studentbeans.com/)
* Paragraph 3 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[5]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips)
* Paragraph 4 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[5]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips)
* Paragraph 5 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[5]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips)
* Paragraph 6 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[5]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips)
* Paragraph 7 – [[1]](https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips), [[4]](https://www.topuniversities.com/student-info/advice/10-tips-saving-money-university), [[6]](https://www.apnews.com/article/7e025607a41188234093f274ff6e61de), [[7]](https://www.apnews.com/article/e4c91497ae858df7a9a6a9bea7bc8794)

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## Bibliography

1. <https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips> - Please view link - unable to able to access data
2. <https://www.myunidays.com/> - UNiDAYS is a free digital platform offering exclusive student deals and benefits across over 300 brands, including fashion, technology, and travel. Students can access discounts ranging from 10% to 20% by verifying their student status through a simple registration process. The platform provides a wide array of offers, making it a valuable resource for students looking to save money on various products and services. To join, students need to register with their personal email address and verify their student status, unlocking 12 months of UNiDAYS student deals.
3. <https://www.studentbeans.com/> - Student Beans is a free student discount platform that partners with numerous brands to offer exclusive deals and discounts to verified students. By registering with a valid academic email address, students gain access to a variety of offers across categories such as fashion, technology, and food. The platform collaborates with brands like ASOS, Amazon, and Apple, providing students with significant savings on their purchases. To access these discounts, students need to sign up and verify their student status, unlocking a range of exclusive deals.
4. <https://www.topuniversities.com/student-info/advice/10-tips-saving-money-university> - This article provides ten practical tips for students to save money during their university years. Suggestions include creating a budget, cooking meals at home, using student discounts, and buying used textbooks. It also advises students to take advantage of free campus events and to consider sharing accommodation to reduce living expenses. The article emphasizes the importance of financial planning and making conscious spending decisions to manage expenses effectively while enjoying university life.
5. <https://www.theguardian.com/money/2025/sep/08/rent-students-best-money-saving-tips> - In this article, current and recent students share their best money-saving tips for university life. Recommendations include signing up for student discount sites like UNiDAYS and Student Beans, using cash on nights out to control spending, purchasing high-quality items to avoid frequent replacements, and making the most of university-funded opportunities such as societies and grants. The article offers practical advice to help students manage their finances effectively during their studies.
6. <https://www.apnews.com/article/7e025607a41188234093f274ff6e61de> - This article discusses strategies for saving money in high-cost cities like New York, San Francisco, and Los Angeles. Tips include shopping wholesale for groceries, taking advantage of local discounts for cultural activities, and participating in housing lotteries to secure affordable housing. The article emphasizes the importance of strategic planning and utilizing available resources to manage expenses effectively in expensive urban environments.
7. <https://www.apnews.com/article/e4c91497ae858df7a9a6a9bea7bc8794> - This article examines the impact of rent installment plans offered by companies like Flex, Best Egg, and Jetty. While these plans allow tenants to split monthly rent payments, they often come with additional fees, effectively increasing the overall cost of rent. The article highlights the financial strain these plans can impose on renters and suggests alternatives such as earning additional income, reducing expenses, seeking roommates, or discussing flexible payment arrangements directly with landlords.