Term, sorted.

For the bits of uni that start once freshers' week is over. Making the loan last, renting a house, council tax, and who to talk to when things get hard.

Jamie Hartwell, Student Money Editor

UniSorted. Independent guides for UK 18 to 25 year olds.

What's in here

Once you're at uni, the answers stop being printed in the welcome guide. The questions get more practical, and getting them wrong costs more. This is what I think most UK undergraduates need to know during term, with figures for 2026/27.

If you read one page, make it page 5. England's renting rules changed in May, and plenty of the advice online was written before that.

Come back to it when the January payment lands, or when your housemates start talking about next year's house. If anything looks wrong, reply to the email it came with.

Jamie Hartwell

Student Money Editor

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The January payment has to last until April

A maintenance loan from Student Finance England lands three times a year, normally at the start of each term, and in a private let the rent goes out every month (many halls bill in three instalments instead). Three lumps against a monthly bill is a daft way to pay anyone, and it's the timing that catches people more than the amount. If it were me, I'd treat each payment as a term's wages from the day it lands, and I'd ignore the balance that morning.

If you're already short, start here

Go to your uni's student support or money advice team as soon as you know you're short, before you touch an overdraft. Ask about the hardship fund. GOV.UK says you won't usually have to pay the money back, but in some cases you get a loan you do have to repay, and your university decides how much you can get. Ask which it is, and what evidence they want when you first get in touch. It'll save some back and forth.

Payment	What it's up against
September	Rent and freshers' week both come out of it.
January	Rent, food and often a deposit on next year's house.
April	The last of the year. Rent can run on longer than your course does.
Summer	Nothing lands until next year's first payment.

Your exact dates are on your student finance letter. If you're with Student Finance Wales, Student Finance NI or SAAS, the dates and the pattern may differ, and your own award letter has them.

What helps

Divide it properly. Take off the rent due before April, then divide what's left by the weeks between your January and April dates.

Pay rent first. If it's monthly, set a standing order for rent day, and put the term's rent aside when the loan lands.

Do one big food shop a week. It's a lot easier to keep to than a daily trip to the Tesco Express (nobody has ever gone in for just milk).

Count next year's deposit. If you're moving into a private let, it comes out of this money too. Page 6 has the sum.

Hardship funds at gov.uk/extra-money-university-college-study. Payments in Student Finance England's 2026 to 2027 guide.

What 10 or 20 hours a week adds up to

A wage is the only money in this pack that turns up on the same rhythm as your rent. I'd start at 10 hours and see how term goes. It's easier to ask for more shifts than to explain to your tutor why the essay's late.

A month, before tax	At £12.71 (21 and over)	At £10.85 (18 to 20)
10 hours a week	**about £550**	**about £470**
20 hours a week	**about £1,100**	**about £940**

Our sums, hours x rate x 52 divided by 12. That assumes you work every week of the year, and you probably won't.

The rates

Who	Since April 2026	From April 2027
21 and over (National Living Wage)	**£12.71**	**£13.21**
18 to 20	**£10.85**	**£11.27**
Under 18	**£8**	**£8.31**
Apprentices	**£8** if under 19 or in your first year, otherwise your age rate	**£8.31 if under 19 or in your first year**

Income tax

You start paying above the standard Personal Allowance of £12,570, and your employer takes it through PAYE before the money reaches you. Ten hours at £12.71, every week of the year, comes to about £6,600, which is well under. Twenty hours comes to about £13,200, which is over, so you'd pay some on the part above. At £10.85 you'd stay under, at about £11,300.

National Insurance

It goes by pay period, not by the year. From 6 April 2026 to 5 April 2027 you pay 8% on what you earn above £242 in a week, or £1,048 in a month if you're paid monthly. Twenty hours at £12.71 is £254.20 a week, so that's 8% of £12.20, about £1 a week.

A student visa sets its own limits on work, and GOV.UK has them.

Read on 31 October 2026 at gov.uk/national-minimum-wage-rates, gov.uk/income-tax-rates, GOV.UK, how much National Insurance you pay.

Next year's house: your town, and a law that changed in May

In Sheffield and Leeds, landlords start advertising next year's houses before Christmas, and it can feel as if you've got to sign straight away. The people advising students don't agree on that. Sheffield Hallam says wait until at least after the Christmas break before signing. Leeds University Union says people who start in November or December tend to be offered the landlord's poorer places. Manchester Student Homes says start as soon as possible, and warns it can be difficult to find somewhere if you wait until Easter or the summer. Your SU or uni housing team will know which of those is your town.

If you rent from a private landlord, you're likely to have an assured periodic tenancy, and this table is about that.

If you're renting privately in England, since 1 May 2026

Up front	You can't be asked for rent before you sign. After that, it's a maximum of one month's rent in advance.
End dates	Assured tenancies no longer have them. If your agreement has an end date in it, that no longer applies.
Giving notice	Two months is the notice, in writing, ending on a rent day or the day before, and an agreement can't ask for more. If your tenancy started before 1 May 2026, the notice period in your agreement usually applies. You pay rent during the notice. A shorter notice needs the landlord's agreement in writing, and on a joint tenancy all of you have to agree to it.
Joint tenants	One joint tenant can usually end the tenancy alone, and that ends it for the whole house. Talk to your housemates first, and take it to your SU advice centre if it comes up.
The student ground	A landlord may be able to evict full-time students in an HMO (a shared house of three or more people from more than one household) at the end of the academic year, if they told you in writing before you signed. It takes four months' notice, and the leaving date has to fall between 1 June and 30 September.
Signing early	That ground can't be used if the tenancy was agreed more than six months before you move in, which for a September 2027 start means before about March. That's all signing early protects you from. It doesn't stop a landlord using any other ground, and it doesn't get you a better house. I wouldn't sign early for this alone.
Purpose-built blocks	A tenancy can't be assured periodic if it's purpose-built student accommodation, the tenants are university students, and the landlord, agent or building manager has signed up to the National Code. Then most of this table doesn't apply. The National Code lists its members at nationalcode.org/members, so look the provider up there. Halls have different rules too.
Outside England	Wales, Scotland and Northern Ireland have their own renting law, and none of this table applies there. Your SU advice centre will know what does.

gov.uk/guidance/renters-rights-act-overview-for-tenants; gov.uk/assured-periodic-tenancies-tenants and its pages on ending a tenancy; Renters' Rights Act 2025, Schedule 1; SI 2026/327; GOV.UK's guide to the Act; Unipol on joint tenancies and student FAQs; Sheffield Hallam, Leeds University Union, Manchester Student Homes.

Viewing it, reserving it, and getting your deposit back

Before you view

Everyone on the contract should be someone you could chase for money, and you should agree now who covers the rent if someone drops out. Set a rent cap per person before you see anywhere (don't get charmed by a kitchen).

At the viewing

Run every tap. Ask to see the energy performance certificate (EPC). Ask when the boiler was last serviced, and if they don't know, ask the landlord to confirm it in writing before you sign.

Questions for the agent

When does the tenancy start? What do we pay up front, and when? Are we all on one contract or separate ones? Which scheme will hold our deposit?

The holding deposit (England)

It reserves the place, and it's capped at one week's rent. The default deadline to sign is 15 days after they get it, unless you agree another in writing. They must return it within 7 days of you both agreeing the tenancy, of their deciding not to grant one, or of that deadline. You should get it back unless you gave false or misleading information, changed your mind, didn't reply to requests or failed a Right to Rent check. If they keep it, they must tell you why in writing within those 7 days.

The deposit itself

How much. In England it's capped at five weeks' rent where the annual rent is below £50,000. Rent of £600 a month means up to about £692 (£600 × 12 / 52 × 5).

Where it goes. In England and Wales, your landlord or letting agent must put it in a protection scheme within 30 days of getting it. The schemes are the Deposit Protection Service, MyDeposits and the Tenancy Deposit Scheme. Scotland and Northern Ireland have separate ones. Within 30 days they must also tell you which scheme holds your deposit, how it's protected and how to get it back. If you hear nothing, chase it in writing.

Day one. Photograph every room, every appliance, every mark. Email the photos to the landlord in your first few days and ask them to reply, so there's a dated record.

The day you leave. Clean, then take the same pictures again. If you and the landlord disagree about what comes back, the scheme offers a free dispute resolution service if you both agree to use it, and the decision is final.

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gov.uk/guidance/tenant-fees-act-2019-guidance-for-tenants; statutory guidance on the Tenant Fees Act; GOV.UK, tenancy deposit protection, including what landlords must tell you and disputes.

A house of full-time students doesn't pay council tax

That's the law in England, Wales and Scotland, and halls are normally exempt too. The bill changes if one housemate isn't a full-time student.

Who lives there	The bill
Everyone's a full-time student	Nothing to pay.
One non-student	Students are "disregarded", so the home gets 25% off. On a joint tenancy, the non-student is the one liable for it.
Two or more non-students	Usually no discount.

Proving you're a student

Your council can ask you to prove it. The document to ask for is a council tax exemption certificate from your uni. Student services or the registry can give you one, and I'd get it when you move in.

The summer, and the end of your course

The breaks between terms are covered while you've got the tenancy and have used, or mean to use, the place in term time. It stops when your course ends (or when you leave early), even if you're still renting the place. Contact the council then and ask about a payment plan, so an arrears letter doesn't follow.

Northern Ireland

It has its own system, domestic rates. In a rented home the landlord pays them if the capital value is £150,000 or less, or if it's an HMO (three or more tenants from two or more families). Above that, the tenant does.

gov.uk/council-tax/discounts-for-full-time-students; gov.uk/council-tax/who-has-to-pay; Local Government Finance Act 1992, s.6; nidirect.gov.uk/articles/rates-rental-properties.

An overdraft is a debt with a date on it

If you're short, go to the hardship fund on page 3 first. You won't usually have to pay that money back, and an overdraft you always do.

A student overdraft is interest-free only inside its agreed limit. NatWest's page says an overdraft is "a form of debt and is repayable on demand". The figures below are the most each bank may give you, and none of the three charges a monthly fee. This isn't a ranking. I've picked these three because their conditions differ so much.

Account	The most it may lend	What it asks of you
NatWest Student account	£500 at first, £2,000 from your second term, £3,250 from Year 3.	Use it as your main account, paying in student finance, wages or other regular income.
Nationwide FlexStudent	£1,000 in Year 1, £2,000 in Year 2, £3,000 in Year 3.	The £2,000 and £3,000 need £500 a term paid in, or £1,500 over the year in 2 or more payments.
Santander Edge Student	£250 arranged limit, then £1,500 in Years 1 to 3, £1,800 in Year 4, £2,000 in Year 5.	The higher limits need £500 paid in, then at least £500 every 4 months. From your 2nd year you must switch an account from another provider to open it.

The dates after you graduate

This is where I'd look hardest. NatWest's limit carries on at £3,250 after you graduate. All of it is interest-free in the first year after graduation. In the second year £2,250 is, and in the third £1,250, and above those it charges 39.49% EAR. If you've got an overdraft in your final year, ask your bank what happens to it and when it has to be cleared, then put those dates in your phone.

Switching

I wouldn't switch for a sign-up perk, because they come and go. The switch I'd think about is for a placement abroad, as Nationwide doesn't charge for using its debit card in a foreign currency.

From each bank's own page on 1 November 2026, NatWest student account, student overdraft and graduate overdraft; Nationwide FlexStudent; Santander Edge Student. The three overdrafts are for people aged 18 or over.

Who to talk to when things get hard

Call 999 or go to A&E now if:

- **someone's life is at risk (for example, they have seriously injured themselves or taken an overdose)**
- **you do not feel you can keep yourself or someone else safe**

A mental health emergency should be taken as seriously as a physical one. You will not be wasting anyone's time.

Urgent, but not 999

England

Call **111** and select the mental health option, or get help from 111 online. 111 will tell you the right place to get help. Free from a landline or mobile, 24 hours a day, 7 days a week.

Scotland

Phone **111** and choose the mental health option. You'll be connected to NHS 24's Mental Health Hub. Calls to 111 are free, and available 24 hours a day, 7 days a week.

Wales

Call NHS **111** and press option 2. Free from a landline or mobile, even if you have no credit left. 24 hours a day, 7 days a week, in all areas of Wales.

Northern Ireland

Call Lifeline on **0808 808 8000**, free and open 24 hours. You can also get an emergency appointment with your GP or GP out of hours, or go to A&E.

Someone to talk to

Samaritans

Call **116 123** for free, 24 hours a day, 365 days a year. You don't need any credit or call allowance. You can ring any time you need to talk to someone who isn't your housemate, crisis or not.

Nightline

Listening service run by students, at some universities. To check yours, search "Nightline" + your university.

At your uni. The wellbeing or student support team is the way in to counselling, so ask what's on offer and how long the wait is. If you think you have ADHD, dyslexia or another condition affecting study, ask the disability service how to get assessed. You don't pay back Disabled Students' Allowance, and it doesn't depend on your household income.

Save these in your phone now. 116 123, plus 111 (England, Scotland, Wales) or 0808 808 8000 (Northern Ireland).

Wording from nhs.uk, NHS England, NHS 24, NHS 111 Wales, nidirect, Lifeline and Samaritans, 1 November 2026. gov.uk/disabled-students-allowance-dsa.

Where to go from here

This pack is the top of each topic. The site goes further, with calculators and comparison tables.

Student money. Loans, banks, budgeting, credit. unisorted.co.uk/student-money

Accommodation. Halls, renting, bills, tenancy rights, moving. unisorted.co.uk/housing

Discounts and saving. TOTUM, UNiDAYS, food, travel, tech deals. unisorted.co.uk/deals

Student life. Wellbeing, studying, social, tech, support. unisorted.co.uk/student-life

Graduate careers. CVs, interviews, jobs, for your final year. unisorted.co.uk/grad-careers

Tools and calculators. Budget, rent, loan. unisorted.co.uk/tools

Jamie sends letters by email when something is worth reading, on no set schedule.

UniSorted At-Uni Pack. Figures checked between 31 October and 3 November 2026. Banks, shops and government pages change, so check their own page before you act on a number.

General educational information, not personalised financial, legal, medical or career advice. For free, impartial guidance, see the government-backed MoneyHelper service at moneyhelper.org.uk.

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