

by Dr Rachel O'Connor



Cost of Living Guide 2025/26

TU Dublin publishes an annual Cost of Living Guide to support students and their families in preparing for the financial aspects of college life. This guide is updated annually based on changes to the costs associated with attending university and provides estimates for the 2025/26 academic year.

For students living away from home, the estimated monthly cost of living ranges from €1363 to €2176 depending on the length of stay and type of accommodation chosen. Accommodation represents the largest portion of this cost. According to EuroStudent VIII, on average, students living away from home will spend 42% of their monthly income almost half on rent. Host family or 'Digs' Style accommodation still offers the best value for money.

For students living at home, the estimated monthly cost of living is €886, leading to an annual total of approximately €7977. Food and general living costs make up the greatest spend for these Students. From the Euro student VIII data, we know that over 40% of Students will be eligible for the SUSI grant and should apply for it. When planning part-time work to support the cost of going to college we recommend that students factor in a 35-hour week for college and study, irrespective of contact hours. On average Students will have 16-18 contact hours and this should be matched equally with independent study, coursework and assignments.

- TU Dublin provides cost-saving tips for all students. If you are experiencing financial difficulties, reach out to the Financial Aid service.
- All students should get <u>a LEAP Young Adult Card</u> to save money on public transport, as fare capping (19-25 years) will bring big savings, with a daily cap of €3.00 and a weekly cap of €12 for travel across the network.
- Keep food costs by preparing a shopping list before your weekly grocery shop.
 Find out when your local supermarket tends to reduce items and arrange to
 do your shopping around that time. When looking for accommodation, check
 that you have access to a freezer. Consider using the <u>Too Good to Go app</u>,
 which allows you to buy surplus food from local restaurants and shops at re duced prices, helping you save money while reducing food waste. TU Dublin
 Health Campus have created a great cookbook, details are available here.
- Shop around for your utilities and subscriptions; many phone and subscription services provide free trials and discounted contracts for students. It's important to cancel subscriptions you are no longer using, as the costs add up.
- Invest in the right equipment and <u>find out what software is freely available</u>. In addition, all universities and HEIs can access the <u>HEAnet Store</u>, which provides suitable laptops and equipment.
- Wellbeing and medical costs. TU Dublin offers multiple supports, from free Student Healthcare to subsidised <u>Sports and Gym facilities</u>. There may be nominal costs to access some specialist clinics and services. Many services, such as <u>Counselling</u> and <u>GP services</u> are free. Keep an eye out for deals on health activities such as Yoga, Mindfulness and Spin classes.
- <u>Check out if you are eligible for scholarships</u>. For example, last year TU Dublin and the TU Dublin Foundation gave out over €500k in scholarships to students.



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- Get involved in <u>Clubs</u>, <u>Societies</u>, and your Student Union. We have many thriving student-led organisations providing friendship, networks, great social outlets, and new experiences. With heavily discounted events and activities, please take advantage to save money.
- In addition to standard living costs, students should also be aware of non-tuition university charges. These include administrative fees such as Replacement ID Cards, Exam Resits, Transcript Reissue Fees, and Third-Party Verifications. For the full list and further guidance, visit the <u>TU Dublin Non-Tuition Charges page</u>.

Students Living away from Home	Monthly (€)	Annual (€)
Rent PBSA (inc. service charge)	1372*	12,348
Rent (StudentPad Digs 5 -day stay)	559*	5031
Rent (StudentPad Digs 7-day stay)	709*	6381
Food	201	1809
Travel	48	432
Books & Class materials	72**	639
Clothes/Medical	40	351
Mobile	14.99	135
Social life/Misc.	95	765
Student Charge	333	3000
Total	1363- 2176	12,162 – 19,479

Accommodation Types Explained

- StudentPad (Living with an Owner Occupier/Digs) Offers 5-day or 7-day stays, typically cheaper with utilities included. 5-day stays suit domestic students commuting home at weekends.
- PBSA (Purpose Built Student Accommodation) Full 7-day stay, all service charges and utilities included, with modern amenities. Generally, requires a 41 week stay.

Total costs vary depending on accommodation choice

- Lower range reflects 5-day stay in StudentPad accommodation.
- Upper range reflects PBSA accommodation. *

Students living at home	Monthly (€)	Annual (€)
Other living expenses	82	738
Food	201	1809
Travel	48	432
Books & Class Materials	72**	648**
Clothes/Medical	40	360
Mobile	14.99	135
Social Life/Misc	95	855
Student Charge	333	3000
Total	886	7977

Sources



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TU Dublin sourced information from various reliable sources to compile the Cost-of-Living Guide, Consumer Price Index April 2025 data, HEA Euro student VIII (2022) survey, (averages for food, Social life, other regular costs are taken from the average costs captured in ESVIII), and adjusted through the CPI index for 2023,2024,2025. Switcher.ie.

*The PBSA rent figure represents the average weekly rent, including service charge/utilities, for purpose-built student accommodation, multiplied by 4.3 weeks per month over 9 month academic year. The StudentPad Digs 5-day and 7-day figures were calculated based on the average weekly rents listed on StudentPad, multiplied by 4.3 weeks per month over 9 months academic year. The travel cost is taking on the capped Young Adult LEAP fare at €12.00/week.

**Class materials and equipment cost can vary greatly, particularly for students in Arts, Sciences and

Catering.

Mobile phone information sourced from the Switcher.ie. Many companies have introduced unlimited

Mobile phone information sourced from the Switcher.ie. Many companies have introduced unlimited sim only plans, which offer great value ranging from €12.99 per month

