

Accommodation Guide

For students & their families



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A guide to accommodation for students commencing study in 2027. Created by Study Work Grow Pty Ltd in 2026.

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The advice in this guide may be subject to change at any time. In our experience, universities and accommodation providers can change their entry requirements, fees, and processes. You should always check directly with the organisation for the latest information before applying. We have verified the information in this guide directly with the organisations, but in some cases it may differ from that published on their website or printed materials.

SCHOOL LICENSED EDITION (APPROVED FOR SHARING WITHIN A SCHOOL)

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Accommodation basics

Thinking of moving out of home to study? You'll need to find a place to live. It might seem a little scary, but there are plenty of benefits to flying the nest.

Living away from home can open you up to a huge variety of new experiences, from exploring different things and making new friends to helping you build your independence.

Why should you move?

Moving out of home can be a logical step for some people once they've finished school. Maybe you have your heart set on a dream course, but nowhere in your town offers it. Or perhaps you just want to experience living in a different part of the country (or world).

Whatever your reason, always remember that there's no timeline. If you're unsure or aren't ready to move out, there's nothing wrong with staying at home. Online study is also more popular and accessible than ever, and is a great alternative.

But if you've decided you're ready to step out into the big, wide world, this guide is packed with information you might find useful.

Not quite sure yet?

You have lots of options when it comes to finding a place to live while you study. Many universities and other tertiary institutions have on-campus accommodation facilities.

Alternatively, you might want to live in external, privately run accommodation built just for students. You could even take a big leap and rent your first place, whether it's alone or with friends.

We've covered multiple types of options in this guide, so read on to find out more.

And when you're ready to explore, you can browse options on our [Accommodation Database here](#).



Is moving out right for you?

Moving out could be an option if you...



**Want more
independence**



**Need to be
closer to campus**



**Want to meet
new people**



**Want a change
of scenery**



**Need some distance from
a tricky situation at home**



**Are comfortable
with finances**

Do any of these sound like you?

If any of the above resonate with you, moving away might be the right choice.

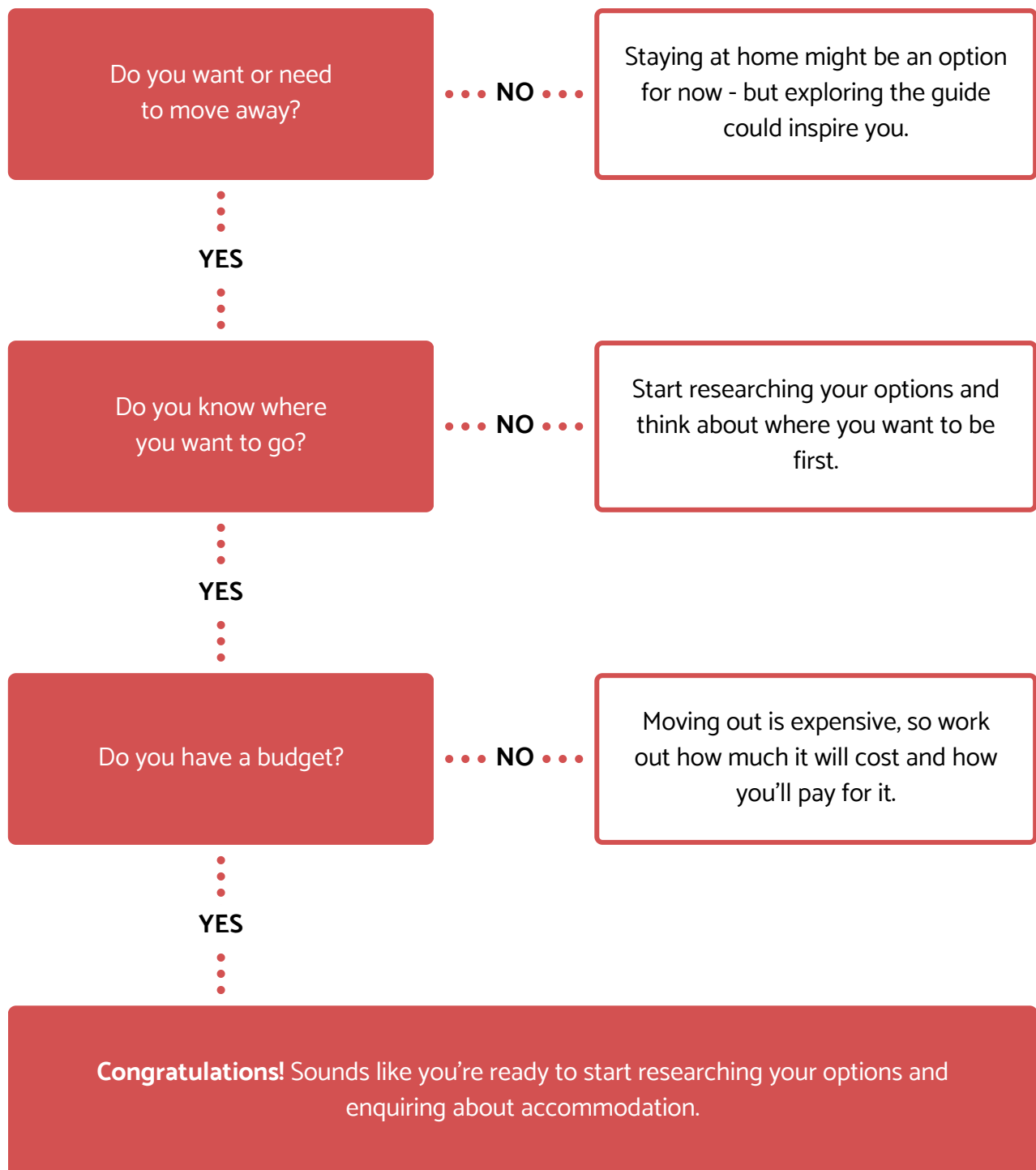
The important thing to remember is that there's no pressure for you to move out ASAP. Lots of people live at home for a variety of different reasons, and that's completely OK.

Living at home also doesn't mean you can't experience the same things people do when they move out - you might just have to get a bit creative.



The moving out flowchart

Need some more help to decide if you're ready to move out? Take a look at the flowchart below and see if it might be right for you, or if you need to do some more thinking.



Planning your move

You're probably not going to be able to just hit the road and hope for the best. You'll have the best chance of success if you do some research before you move, so here are some things to carefully consider.

Budget

This should be your first consideration, not your last. Don't fall in love with a place that will leave you living off instant noodles and unable to afford textbooks or a social life. Know exactly what your limit is and stick to it carefully.

Location

Options further from campus can often be cheaper or less crowded. But you should also ensure you can access reliable and affordable transport, whether that's your own car, public transport, or carpooling.

You might also discover that your classes are spread across multiple campuses, and if your course involves placements, you'll need to find a way to get to them as well.

And don't forget about access to shops and other essential amenities, including places to socialise.

Inclusions and facilities

Make sure you'll have a stable internet connection, and if possible, check the reliability of the mobile network too.

Consider if you'd like access to shared spaces where you can relax and meet other students, or facilities like a gym or pool.

Finding somewhere already furnished could make the move easier too. Some options even include things like linen, cooking utensils, and electrical appliances.

Always check exactly what will be included with your accommodation and what you'll need to provide yourself.



Safety and security

This is your new home, so you should feel safe at all times. Find out if there are secure entry systems, good lighting in common areas and car parks, clear safety procedures, and other security measures. Remember to research the surrounding area too, particularly if you'll be walking to campus or using public transport.

Many providers also have options for students looking for specific environments. This might be gender-specific accommodation, alcohol and drug-free environments, spaces that make it easier to observe cultural or religious practices, or access to on-site health and wellbeing support.

Accessibility

If you have mobility or other health requirements, accessibility needs to be a top priority. Most providers have limited accessible rooms, and some may not be able to offer any at all. Before applying, check carefully what's on offer and if it suits your specific needs.

Contract terms

Don't forget to check the little details in the contract too: will you have to move out over the holidays? Are there specific rules regarding visitors or pets? What will happen if you can no longer afford your rent?

Where can I find this information?

Universities and accommodation providers typically have comprehensive websites that cover all the costs, inclusions, and other important details. You can also contact them by phone or email to chat about anything you're unsure about.

Open days and campus tours are another great way to explore on-campus accommodation options in-person, allowing you to speak directly with staff about what's on offer and current students about their experience. There are also often virtual tours available for those who live far away or can't make it on a specific date.

You might also like to search the web for reviews, ask in discussion groups, or try to find current or past students who will be honest about their experience.

Accommodation providers

University-run accommodation, residential colleges, specialist providers, and private rental or share houses all offer different experiences, costs, and benefits.

Understanding these differences can help you make a more informed choice about the place you'll call home during your studies. Here's a breakdown of what each provider offers and what to consider when choosing between them.

University accommodation

Residential colleges

Private student accommodation

Private rental and share houses



University accommodation

This is probably the first choice that comes to mind when people think about living away from home to study. Heaps of universities have purpose-built accommodation facilities right on campus, making it easy to travel to and from class and experience university life.



What's included?

Universities typically offer a variety of options to choose from, such as:

- Studio apartments
- Twin rooms
- Self-contained flats
- Dormitories

Most university accommodation options also come with a bunch of inclusions, such as:

- Common rooms and shared facilities
- Included internet, utilities, and furniture
- On-campus security
- Student living ambassadors to answer any questions you might have
- Access to special events and opportunities

Some providers also offer extras like meals or food plans. Facilities vary between universities and even between campuses, so make sure you research all your options thoroughly.

Why choose this option?

This option is perfect for those who want to live the full university lifestyle. Being located on campus eliminates your commuting time and means you're just a few steps away from your classes and other university facilities and support services.

Living with other students also makes it easier to meet people and make new friends.

When picking which style of accommodation you'd like, keep some things in mind. If you're moving alone, would you mind sharing with someone you might not know, or would you rather live by yourself? Do you want to live in a mixed environment, or would you prefer living in a unisex space? Consider whether you'd be comfortable sharing spaces like bathrooms as well.

One of the tricky things about university accommodation is that spaces can be limited and in high demand, so it's important to get your applications in ASAP.

Guaranteed and priority accommodation

As we mentioned, university accommodation can often be extremely popular, and there are only so many rooms. So how can you feel secure knowing you'll have a place to live when you leave home?

Thankfully, many universities now offer what's called **guaranteed** accommodation - this means if you apply by a certain date or meet certain criteria, they will guarantee that you will have a place to stay.

They might also offer **priority** accommodation, where students who meet certain criteria will be made offers first.

However, it might also mean you have less flexibility when choosing the type of accommodation you're put into, so keep that in mind if you're chasing something specific.

Here are the universities in Australia and New Zealand that currently offer guaranteed or priority accommodation:

- [Australian National University](#)
- [Charles Sturt University](#)
- [University of Auckland](#)
- [University of Canberra](#)
- [University of Melbourne](#)
- [University of Newcastle](#)
- [University of Queensland](#)
- [University of Waikato](#)
- [Victoria University](#)

Before you jump in and apply, remember to check the eligibility details and agreement small print carefully.

Where can I find out more?

Universities that offer accommodation will have all the information you need available on their website, including application dates and fees.

You can also explore university accommodation options in our [Accommodation Database](#).

Residential colleges

Residential colleges can be either university-run or independent, and are typically located on or nearby the campus. While some independent colleges are affiliated with a university, they may also have separate application procedures and dates.



What's included?

Residential colleges come in a variety of styles, from shared to individual rooms. They typically have the same creature comforts as other dedicated student accommodation, like common areas, included internet, utilities, furnishings, and security.

Residential colleges also offer additional options and services that you may not get in other places, including:

- Academic tutoring and mentoring
- Exclusive events, clubs, and facilities
- Access to alumni networks
- Leadership opportunities

Where can I find out more?

Universities with affiliated colleges typically have information available on their website. Other independent residential colleges will have their own websites with all the information you need.

You can also explore residential college options in our [Accommodation Database](#).

Why choose this option?

This is a great option for those wanting to live with others who share the same values and be part of a tight-knit community.

The college community often becomes a major part of your university experience, with friendships and connections lasting well beyond graduation.

Some colleges may be religiously affiliated and offer things like pastoral care and spiritual services too - but this doesn't mean you need to follow a specific religion to stay there.

Private student accommodation

Want to move out and live with other students in a supportive environment, but not sure if you want to live on campus? This is the option for you. There are tons of private (i.e. not affiliated with a university) student accommodation providers out there.



What's included?

Like other university accommodation, these private providers offer several different living options, from studio apartments to multi-bedroom shares. They also provide most of the other usual inclusions, such as:

- Fully furnished rooms
- Common areas and facilities
- Internet and utilities
- On-site support and security

Why choose this option?

This kind of accommodation is perfect for those who want a more independent feel while still living in a student-only space.

Many options are often located near both public transport and uni campuses, making travel easy. And because they aren't typically affiliated with a specific university, you also have the opportunity to mingle with students from other universities as well.

Where can I find out more?

Private providers have their own dedicated websites with everything you need to know, including locations, prices, and application details. Here are some you might like to check out:

- [Campus Living](#)
- [Iglu](#)
- [Scape](#)
- [Student One](#)
- [uhomes](#)
- [UniLodge](#)
- [Y Suites](#)

Private rentals and share houses

This is the option that gives you the most flexibility, but may require the most effort to set up and manage. You have the freedom to live wherever you want, and rent can often be cheaper than through uni accommodation (but remember you'll probably have other expenses to cover).



What's included?

Private rental gives you the widest variety of options by far. You could look for anything from a one-bedroom apartment in the city to a house in the suburbs.

But keep in mind most private rentals don't come with all of the inclusions that dedicated student accommodation does. You'll probably need to pay separately for utilities like internet, electricity, gas, and water, and potentially provide your own furniture, linen, and kitchen supplies.

We recommend that you do some research to ensure your choice is practical and safe, especially if you'll be living on your own.

Where can I find out more?

There are plenty of places you can look for rental properties online, such as [realestate.com.au](https://www.realestate.com.au) (who also have a handy [guide to renting](#)) and [realestate.co.nz](https://www.realestate.co.nz). You can also browse share house options on [Flatmates](#) or [Roomies](#), or contact a local real estate agent for advice.

Why choose this option?

Some of the benefits of living in a private rental or share house include:

- Choosing a specific location
- More freedom in the style of living you want (house, unit, apartment, etc.)
- Having your own furniture and appliances
- Extra comforts like bigger spaces, private outdoor areas, or spare rooms
- Being able to bring pets
- Living with friends who aren't studying

You can also gain experience and references to help when moving to your next rental, or if the time comes to purchase your own place.

Costs and budgeting

Even if you've been working and saving up, moving out of home is going to be pretty expensive, no matter which option you choose.

If you have a job secured where you're moving to, that's great! If not, you'll need to think hard about how you'll be able to finance not just the move, but your everyday living costs beyond that as well (especially if relying on family isn't an option).

There are lots of day-to-day expenses you might not have thought about while living at home. Will you need money for public transport? Who's going to pay for the Netflix subscription? And what about things like medical appointments or prescriptions?

If you'll be living with other people, make sure you talk to them in advance and sort out who's going to be paying for what, or whether you'll split all bills equally.

In any case, having a well-prepared budget could help you deal with any unexpected expenses that pop up and save for other future goals, like buying a car or going on holiday. Here's what we recommend:

1 Plan

Work out where you want to live and which option suits you best. You need these details so you can work out how much everything will cost.

2 Budget

After you sort out the details, write a clear budget that lists every expense - you'll need to know how you're going to pay for everything in it.

3 Save

Once you know how much you need, set some goals and start saving. Having a backup plan is also a good idea, just in case you don't manage to save enough.

Hidden costs to consider

Any time you're signing a contract, there may be hidden costs to be aware of. Understanding these often-overlooked expenses can help you to budget effectively and avoid unpleasant surprises down the track.

Application and processing fees

These fees ensure people are serious about applying and often help to cover administrative costs.

Some providers may also charge separate fees for things like late applications and credit checks.

Deposit or bond

You'll usually need to pay a deposit or bond upfront before you can move in. This protects the provider against property damage, late payments, no-shows, and contract breaks. The exact amount will vary, but is typically equal to between 1-4 weeks of rent paid in advance.

In most cases, your deposit will be deducted from your rent payments, so you won't end up paying extra. If you have to pay a bond, you should get this money back when you move out (if the property is left in good condition).

Moving out costs

At the end of your tenancy, some providers will ask you to have the place professionally cleaned. They might even have a list of preferred cleaners, and not using one can leave you open to additional costs. Professional cleaning can be expensive, so be prepared, ask for a quote in advance, and shop around to find the best price.

Some providers may also charge fees to store your belongings if you need to vacate temporarily, or if you decide to move out before the end date specified in your contract.

Parking permits and costs

Parking spaces are often in high demand, so if you have a car, you might need to pay extra to secure one. Some accommodation options might not have any parking available, and on-street or private parking can be costly.

Levies

Levies help to subsidise the extra things providers offer, such as social events, activities, and entertainment, as well as covering the cost of basics like facility maintenance, cleaning, and security.

Levies can be incorporated into your rent, or some providers might ask you to pay them as a lump sum or over a series of instalments.

Late payment fees

These fees can add up quickly if your rent or other payments aren't made on time, so make sure you have a plan to pay on (or before) the due date and always have enough funds available.

Even if you have an automatic payment set up, it's best to confirm manually that the money has been transferred just in case.



Sticking to your budget

When you move out of home for the first time, money can suddenly feel very real - rent, bills, groceries, and all the little things add up quickly. The good news is that living on a budget doesn't mean giving up on fun, it just means being smarter with your choices.

Track every cent

Start by tracking where your money actually goes - even a simple app or notebook can help you see patterns and cut back on things you don't value as much.

Know the essentials

It's important to plan for the essentials before spending on extras. Setting aside money for rent and bills first means you know what's safe to spend without stress.

Save for emergencies

Putting a little bit of money aside regularly, even if it's just the price of a coffee a week, builds up over time and gives you a safety net for unexpected costs.

Learn to cook

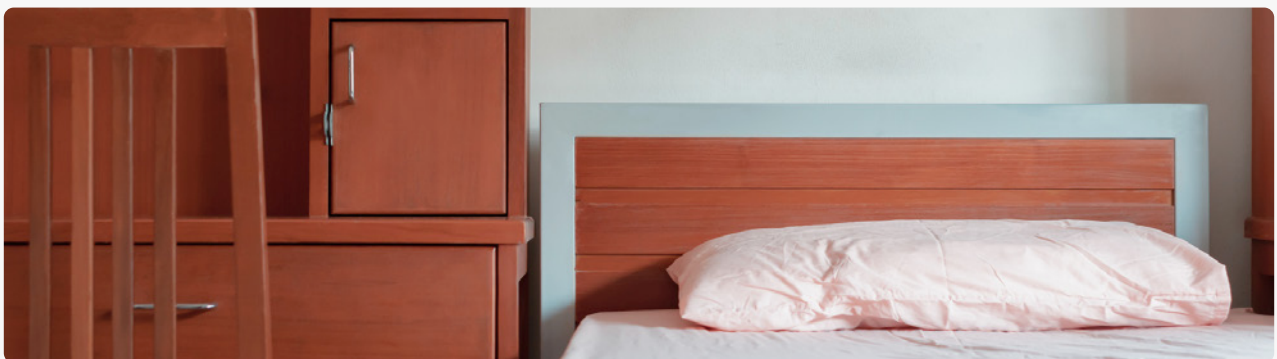
Cooking at home, whether it's for yourself or with friends, is not only far cheaper than takeaway, it's also a great social activity and a chance to learn new skills.

Find cheap ways of having fun

Entertainment doesn't always have to cost a heap of money. Think free community or student events, picnics instead of café lunches, or holding a movie night at home.

Share resources

Stretch your money further by splitting bulk groceries with house mates, carpooling instead of driving individually, or swapping clothes and books with friends.



Scholarships and financial assistance

If you do need help covering the costs of accommodation, there are a few different options you might like to look into.



While many financial assistance schemes don't require you to pay any money back, some do. Always carefully check any eligibility criteria, requirements, and other important information before applying.

Scholarships

Universities and external providers sometimes offer scholarships, bursaries, and grants for students in need. They might subsidise (or even completely cover) the cost of rent, or provide you with money that you can put towards other living expenses.

You can find scholarship opportunities by searching university and provider websites or on our handy [Scholarship Database](#), but here are a few you might like to check out now:

- [Indigenous Commonwealth Accommodation Costs Scholarships](#)
- [CEF Extra Accommodation Scholarships](#)
- [Iglu Regional Scholarships](#)

Government payments

Another option to consider is government payments. [Services Australia](#) and the [NZ Ministry of Social Development](#) offer a variety of financial support options to students and young people looking to move away from home. We've found some you might be eligible for:

Australia

- [Youth Allowance](#)
- [Tertiary Access Payment](#)
- [Rent Assistance](#)
- [Fares Allowance](#)
- [ABSTUDY](#) and [ABSTUDY Fares Allowance](#)
- [Relocation Scholarship](#)

New Zealand

- [Student Allowance](#)
- [Accommodation Supplement](#)
- [Youth Payment](#)
- [Moving Costs Grant](#)
- [Bond Grant](#)
- [Temporary Additional Support](#)

Resources

We've created a series of resources you could use to help when preparing to move out of home.

Budget template

Savings tracker

Packing checklists

Important information sheet



Accommodation budget

One-off expenses

Item	Cost

Daily living costs

Savings

Total amount needed:

Savings so far:

Savings to make:

Savings tracker

Date	Amount	Total

Packing checklist

● = Necessity ● = Optional

Clothes and accessories

● Underwear and socks	☐
● Casual clothes	☐
● Dressy clothes	☐
● Sleepwear	☐
● Shoes	☐
● Outerwear and hats	☐
● Clothes hangers	☐
● Sportswear	☐
● Jewellery, bags, and belts	☐
● Work uniform	☐
	☐

Linen

● Bed sheets	☐
● Pillows and covers	☐
● Bath, hand, and beach towels	☐
● Bath mat	☐
● Tea towels	☐
● Doona and/or coverlet	☐
● Mattress protector	☐
	☐

Toiletries

● Toothbrush and toothpaste	☐
● Body and face wash	☐
● Shampoo and conditioner	☐
● Deodorant and perfume	☐
● Hand soap and/or sanitiser	☐
● Hair brush and/or comb	☐
● First aid kit	☐
● Nail clippers	☐
● Period products	☐
● Floss and mouthwash	☐
● Razors and shaving cream	☐
● Medications	☐
● Sunscreen	☐
● Tissues	☐
● Toilet paper	☐
● Loofah or bath sponge	☐
● Hair styling tools	☐
● Cosmetics and/or hair products	☐
	☐
	☐

Packing checklist

● = Necessity ● = Optional

Kitchen	
● Plates and bowls	☐
● Cups and glasses	☐
● Cutlery (forks, spoons, and knives)	☐
● Basic utensils	☐
● Kitchen knife set and block	☐
● Chopping boards	☐
● Saucepan and frying pan	☐
● Storage containers	☐
● Detergent	☐
● Sponges and/or cleaning cloths	☐
● Paper towel	☐
● Baking tray	☐
● Measuring cups and spoons	☐
● Mixing/serving bowls	☐
● Dishwasher powder or tablets	☐
● Bin liners	☐
● Baking paper	☐
● Cling film or food wraps	☐
● Oven mitts	☐
	☐

Cleaning and laundry	
● Laundry basket	☐
● Clothes pegs	☐
● Washing powder or liquid	☐
● Multi-purpose cleaner	☐
● Bleach or bathroom cleaner	☐
● Dustpan and brush	☐
● Broom or vacuum cleaner	☐
● Mop and bucket	☐
● Clothes drying rack	☐
● Ironing board	☐
	☐
Electronics	
● Phone and charger	☐
● Laptop or tablet and charger	☐
● Kettle	☐
● Toaster	☐
● Iron or clothes steamer	☐
● Table lamp	☐
● Alarm clock or radio	☐
	☐

My details

Name

Phone number

Email address

Mailing address

Medicare number

Tax file number

Unique student identifier

Banking details

BSB:

Account number:

GP details

Emergency contact

Name:

Number:

Documents checklist

Form of identification (birth certificate, passport, driver's licence, etc.)

☐

Details of my course, enrolment, and/or scholarships

☐

Prescriptions, care plans, and/or any other important health information

☐

Rental contract, tenancy agreement, or other accommodation paperwork

☐

Other important information

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WITH FUTURES THEY LOVE



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