

Plan your student budget

Note: when preparing your own budget use accurate figures and search for ways to save \$.

INCOME		FORTNIGHTLY TOTAL
Centrelink benefit (Youth Allowance, Austudy, ABSTUDY, etc)		\$
Net salary for wages (after tax)		\$
Other net income (scholarships/bursaries)		\$
TOTAL INCOME		\$
EXPENSES		
1. Education costs		\$0
Tuition fees – deferred HECS – HELP		
Books, materials, stationery <i>Buy 2nd hand, faculty loan scheme, library</i>	\$ per year ÷ 26wks	\$
Uni clubs and association fees	\$ ÷ 26wks	\$
Photocopying, field trips <i>Research online and avoid printed copies</i>	\$ ÷ 26wks	\$
2. Living costs	\$ /wk x 2	\$
Rent/accommodation/loans <i>Shared student housing</i>		
Food <i>Student food supplies, free breakfast days, markets</i>		\$
Medical, dental, pharmacy		\$
Gas/electricity		\$
Rates & water		\$
Phone/internet		\$
Insurances (house, contents, car etc)		\$
Other (child care, school fees, entertainment, clothes etc)		\$
3. Transport		
Public transport		\$
Car, motorbike, bicycle		\$
Vehicle registration		\$
Petrol		\$
Maintenance		\$
Insurance		\$
Parking		\$
Total of items 1 - 3		\$
Add 10% onto total for unforeseen expenses		\$
TOTAL EXPENSES		\$
TOTAL INCOME less TOTAL EXPENSES		\$