

BUDGET PLANNER

ESTABLISHING YOUR INCOME EACH MONTH

Loan	£
Bursary/scholarship/grants	£
Part-time job	£
Parent contribution	£
Other family contribution	£
Savings	£
Other income	£
A. TOTAL PER WEEK	
	£

ESSENTIAL EXPENSES EACH MONTH

Accommodation	£
Insurance	£
Travel (bus/train etc)	£
Course materials/equipment	£
Extra study trips	£
Utilities (gas/electric/internet etc)	£
Food	£
Toiletries	£
Clothes	£
Extra study expenses	£
Birthday/Christmas gifts	£
B. TOTAL PER WEEK	
	£

NON ESSENTIAL EXPENSES EACH MONTH

Party nights (club entry/drinks/taxi)	£
Nights out (cinema/theatre/comedy)	£
Eating out (cafes/restaurants)	£
Memberships (sports clubs/gym)	£
Feeling good (grooming products/haircuts)	£
Subscriptions (Netflix/Prime)	£
Home comforts (takeaways/books)	£
C. TOTAL PER WEEK	
	£

GO SECOND HAND

For course materials such as books (or borrow them from the library until you know exactly what you need) equipment, clothes. Towards the end of your first year, find a student who is about to graduate and offer to buy what you will need from them.

TRAVEL

Get discounts cards, loyalty cards and travel cards to save your self money or use points for future purchases. If you know you have a trip you need to make, book tickets in advance to get them as cheaply as possible.

FOOD

Plan your meals by making a shopping list and sticking to it. Buy supermarket brands which tend to be cheaper, cook in bulk and freeze extra portions. Make your own lunches rather than buying them when you're out, and make sure you have a water bottle with you.

ENTERTAINMENT

The SU offerses cheaper food and drink than venues in town. Look out for cinema deals or meal deals if you are planning a night out. Look out for two for one offers or even better free student events.

TOTAL A _____
 MINUS TOTAL B _____
 MINUS TOTAL C _____
 BALANCE _____

If the balance is positive hurrah stick to the budget and all will be good. If the balance is negative you need to cut back on the non essential outgoings or increase the income.