# Student budget planner

Use our budget planner to better understand your living costs at uni.

Add up your various sources of income below, before dividing the total by the number of months or weeks you'll be at university for. Use this as a basis for setting a realistic budget that covers your outgoings.

TOTAL INCOME	
Maintenance Loan	£
<ul> <li>Bursaries/scholarships</li> </ul>	£
• Part-time job	£
<ul> <li>Parents' contributions</li> </ul>	£
Other family contribution	£
<ul> <li>Savings</li> </ul>	£
• Other	£
Total	£
Per week/month	£

ESSENTIAL OUTGOINGS		
<ul> <li>Accommodation</li> </ul>	£	
Course materials	£	
• Transport (bus, coach, rail journeys home)	£	
• Food	£	
• Entertainment (socialising, cinema, birthdays)	£	
• Utilities (gas, electric, water)	£	
• Internet	£	
<ul> <li>Insurance</li> </ul>	£	
• Toiletries	£	
Clothes	£	
<ul> <li>Extra study expenses</li> </ul>	£	
Total	£	
Per week/month	£	

# Which? University

www.which.co.uk/student-finance-advice

## **Course materials:**

Try second-hand book sales, joining student Facebook groups, buying earlier editions of text books or getting your books from the library.

#### Transport: Student travel cards reduce the costs of getting around by up to a third, including: 16-25 Railcard, 18+ Student Oyster Photocard and Young Persons Coachcard.

Food: Keep costs down, make a shopping list and stick to it, cook in bulk and freeze, and make packed lunches for cheaper meals on the go.

### Entertainment: The

student union is your best bet for cheaper food and drinks. Consider nights in with housemates, free events or two-for-one cinema nights