

BILLS & BUDGETING TIPS

WORK OUT A BUDGET AT

www.studentcalculator.org

or

[www.themoneycharity.org.uk/
resources](http://www.themoneycharity.org.uk/resources)

- You should budget for ALL your spending, including:
 - Housing costs
 - Books and other study costs
 - Travel
 - Socialising and relaxing
 - Unexpected events or emergencies
- Try the budget first to see if it works – if it doesn't, go back and readjust it

WATCH OUT FOR

- If you overspend, don't give up! Find out where you may have miscalculated and see if additional savings can be made elsewhere.
- Upfront costs: a security deposit of 4–6 weeks' rent at the start of your tenancy.
- Budgets change from month to month: you could be spending more on books at the start of the academic year and your heating bill may be higher in the winter.