

BUDGET PLANNER

Weekly Income

Firstly, work out your income for each month as follows:

Student Loan	£
Part-time work	£
Other income	£
Total Monthly Income	£

Weekly Expenditure

Secondly, work out your weekly expenditure as follows:

Accommodation Costs

Rent	£
Electricity	£
Gas	£
Water	£
Insurance	£
Telephone (mobile)	£
Television Licence	£
SUB-TOTAL	£

Living Costs

Food	£
Eating Out (inc. coffee, vending machines etc.)	£
Toiletries/personal goods	£
Laundry	£
Haircuts	£
Clothes/shoes	£
Travel (local)	£
Travel (to/from home)	£
Miscellaneous	£
SUB-TOTAL	£

Course Costs

Books/journals	£
Stationery/printing	£
Equipment/materials	£
Field Trips	£
IT equipment (Laptop)	
Miscellaneous	£
SUB-TOTAL	£

Entertainment

Pubs/clubs	£
Cinema/theatre	£
Sports/gym membership	£
Newspapers/magazines	£
Video/DVD hire	£
CD's/Video/DVD	£
Internet	£
Miscellaneous	£
SUB-TOTAL	£

Medical

Dentist	£
Optician	£
Prescriptions	£
Other	£
SUB-TOTAL	£

Miscellaneous Expenditure

	£
	£
	£
	£
SUB-TOTAL	£

Sub-total of Expenses

Accommodation Costs	£
Living Costs	£
Course Costs	£
Entertainment	£
Medical	£
Existing Debts	£
Miscellaneous	£
TOTAL	£

Total Monthly Income	£
Total Monthly Expenditure	£
Balance	£

The Balance figure will show you how much money you have to spend on non-essentials this month. Why not withdraw your available money at the beginning of each week to make sure you don't overspend?

If your budget planner shows that your expenditure exceeds your income, try to look at ways you could reduce your spending. For example, could you bring your lunch instead of buying it on campus? Would buying a daily travelcard be cheaper than paying single fares?

