

INCOME:		CALCULATIONS:
YA/Austudy/Scholarships	\$	
Centrelink Allowance/Pension	\$	
Salary Or Wages (After Tax):	\$	
Savings	\$	
Savings Interest	\$	
Loans	\$	
Grants	\$	
Scholarship	\$	
Bond Assistance (The Office of Housing)	\$	
Allowance from Parent	\$	
Tax Refund	\$	
Partners Income (if applicable)	\$	
TOTAL INCOME	\$	
LESS TOTAL EXPENSE	\$	
TOTAL DEBIT OR CREDIT	\$	
WEEKLY BALANCE	\$	
MONTHLY BALANCE	\$	
YEARLY BALANCE	\$	

STUDENT SERVICES

BUDGETING SHEET FOR STUDENTS



SWINBURNE UNIVERSITY
OF TECHNOLOGY

WORKING OUT A BUDGET

The idea is to list all your anticipated expenses for the year and see if it matches your income.

Hopefully, the balance will be in favor of your income.

You will find it easier to work out your budget on a weekly, fortnightly or monthly basis.

Working out your basic expenses (e.g. rent, food, gas, electricity, water, telephone bills, transport) you can then budget for you “one off” expenses with the amount you have left.

If you need help, Student Services can work out a budget with you.

STUDENT SERVICES

Contact a student Financial Adviser on your campus.

EXPENSES		EXPENSES	
ACCOMMODATION		PERSONAL	
Rent	\$	Clothing/Shoes	\$
Board	\$	Laundry, Dry Cleaning	\$
		Haircuts	\$
Bonds	\$	Presents	\$
Household Utilities		Parties	\$
- electricity	\$	Newspapers, Magazines	\$
- gas	\$	Cosmetics, Toiletries	\$
- telephone	\$	DVDs,, CD's, Books	\$
- rates	\$	Audio visual equipment	\$
- water usage	\$	Interest free purchases/lay-by	\$
House and Property Insurance	\$	Concerts, Plays, Films	\$
Furniture Purchase	\$	Sports Admission Fees	\$
Kitchen and Household	\$	Cigarettes, Alcohol	\$
Equipment	\$	Subscriptions	\$
		Child Care, Babysitting	\$
		Allowances to Dependents	\$
FOOD			
Groceries	\$	WORK RELATED COSTS	
Meat	\$	Transport	\$
Bread	\$	Union Fees	\$
Vegetables and Fruit	\$	Tax Agents	\$
Lunches and Snacks on Campus	\$	Special Clothing	\$
Eating Out	\$	Resume, Travel, Postage	\$
TRANSPORT			
Public Transport – Weekdays & Weekends	\$	COURSE RELATED COSTS	
Purchase of Vehicle	\$	Compulsory Fees	\$
Repayments	\$	Optional Fees	\$
Running Costs/Servicing	\$	Books and Journals	\$
Car park fees	\$	Computer Costs, Internet	\$
Holiday Travel Expenses	\$	Stationery	\$
		Instruments and Equipment	\$
HEALTH		Special clothing	\$
Private Health Insurance	\$	Hire Charges	\$
Balance on Doctor and hospital	\$	Photocopying	\$
Dental Expenses	\$	Other expenses	\$
Optical Expenses	\$		
		TOTAL EXPENSES	\$