

Susie

Susie is going to study Engineering at university in Sydney. She was successful in her scholarship application and this means she will receive \$10,000 per year whilst she studies. She currently lives in a small town so she will have to leave home, move to Sydney and find somewhere to live. She has a cousin in Sydney who has lined up a part-time job for her. Susie knows she can study full-time and still work 15 hours per week, earning \$20 per hour.

Susie has figured out that if she lives on campus, she will have to pay \$350 per week in rent. Breakfast and dinner are included and so are her bills. She could also choose to live in a share house. She has figured out that this will cost her \$210 per week and bills will work out at another \$20 per week. She will also have to buy her own food and she thinks this will cost about \$60 per week. If she lives in the share house, Susie will also spend about \$25 per week on transport.

She likes meeting new people, going to the movies and going out to cafes and restaurants. She doesn't like to spend much on clothes and often shops in op-shops. Susie doesn't have a particular saving goal but she feels more secure when she knows she has spare money in case of an emergency.

Help Susie to create a weekly budget for her time at university.



Joseph

Joseph lives relatively close to the university he will be attending, so he will be living at home with his family. His father says he would like Joseph to pay \$50 each week as rent. He lives too far away to walk, so he will either ride his bike or take the bus. If he takes the bus, it will cost him approximately \$25 per week.

He will be studying Accounting full-time. He is not eligible for any government payments but he has lined up a part-time job as a receptionist in a taxation firm. In this role, he will receive \$22 per hour and he will work there one day each week for 7 hours. He also has a job working on a casual basis in retail where he earns \$19 per hour. He plans on keeping this job as well and will be working there approximately 8 hours each week.

Joseph likes spending time with his friends, going to the movies, eating out and going to concerts. He also likes to spend quite a bit of money buying new clothes.

Joseph would really like a new laptop and some computer software. He knows these will cost him about \$3,500 all together so it is important that he saves up.

Help Joseph to create a weekly budget for his time at university.



Lin

Lin lives at home with her parents. She will be studying Education part-time. Her parents have said they would like her to pay them \$70 per week as rent. Lin can either get to university by taking the train, which will cost her about \$30 per week, or she can buy a bike and ride it. If she rides a bike, it will cost her \$40 in repayments each week but she will own the bike within 6 months and then she won't have to pay for transport in future. Lin receives \$285.20 in Youth Allowance payments each fortnight. She will be working part-time one day each week as a Teacher's Aid to gain experience. In this job, she will receive \$120 for the day. She will be spending another two days each week volunteering at the local primary school.

Lin loves to go out a lot. She likes eating out, going to sports games, concerts, seeing live comedy, going to the movies. She likes buying new clothes every now and then but she isn't too bothered about wearing the latest designer labels. Lin would really love to travel overseas but she knows she needs to save up for this.

Lin also really likes getting manicures. She pays \$20 every fortnight for this. She knows she could buy a bottle of her favourite nail polish for \$15 and this would last her 2 months but so far she has not been organised enough to do this.

Help Lin to create a weekly budget for her time at university.



Mohammed

Mohammed does not live close to the university he will be attending so he will need to live away from home. He is going to be studying Computer Science full-time. He is eligible for Youth Allowance and he will receive \$433.20 each fortnight. He also has a part-time job at a supermarket chain. He knows that he will be able to continue working there because he can transfer to another branch in the chain. He gets paid \$21 per hour and estimates that he will be able to work approximately 10 hours each week.

Mohammed has figured out that if he lives on campus, it will cost him approximately \$300 per week at his university. All of his bills and meals will be included. He would be living right on campus, so he would not have to pay for transport. He has also figured out that if he lives in a share house, it will cost him approximately \$180 per week. Some of his bills are included and he has factored in another \$20 per week to cover the bills that are not. He has put aside \$60 per week for groceries. If he stays in the share house, public transport will cost him approximately \$20 per week.

Mohammed is very social. He likes spending lots of time with friends but he is just as happy to stay in as go out. He likes to buy lots of new clothes and he would love to own a car but he knows he needs to save up to buy one.

Help Mohammed to create a weekly budget for his time at university.



Carly

Carly will be studying Psychology at university. She will receive \$285.20 per fortnight in Abstudy payments. She also has a part-time job working at a café where she earns approximately \$200 per week including tips. She lives relatively close to the university she will be attending so she will be able to continue living at home. Her mother has asked her to contribute to the rent and would like her to pay \$60 per week.

Carly will need to either get public transport to university or drive her mum's car. If she gets public transport, it will cost her \$25 per week. If she drives, she will need to spend approximately \$30 per week in petrol and \$30 per week in parking.

Carly loves drinking coffee and she knows this is a big spending leak. Carly buys two coffees every day at \$3 each. She knows if she switches to instant coffee, she can buy a jar for \$10 which will last her a month.

She loves meeting up with friends but does not mind if they go out or stay in. She really loves spending her money on designer labels and is saving up to buy her own car.

Help Carly to create a weekly budget for her time at university.

