

# Budgeting

*Guide & Tips*



<https://www.asa.ac.nz/advocacy/budgeting>

**ASA**  
ADVOCACY



## THE HOW TOs....

Keep a journal to record your money habits for three days. Write down every cent you spend. See how much money goes to books, magazines you never read, sweets you never eat and cigarettes you shouldn't smoke. How much goes for meals out? How much money goes for convenience goods/services, such as petrol for the car, Netflix or the latest apps?

As a student, don't pre-judge your actions. Simply record what gave you satisfaction and what was a waste of money. Create a chart of your spending habits to make a budget expressed in percentages, not dollars. If you have \$100 a week to spend and \$50 is spent on food, that's one-half of your pie chart (no pun intended). By visually calculating your spending, it typically has a profound psychological effect and leads to more savings with less frustration than counting cents.

If, for example, your car takes up half your pie chart, you can begin to shift expenses away from other things to meet your auto expenses, or limit your car use if you conclude that it's just not worth it. The bottom line is that spending is discretionary. It's up to you to allocate and to do without if you are unrealistic.

### WHY SHOULD I PREPARE A BUDGET?

- Living to a budget is a discipline we all need not just parents.
- Living within our means relieves all the stress & worry about financial matters.
- Knowing exactly what money is coming in or available to meet out goings
- Assists with building savings up for those unexpected expenses or just the never ending up sizing of clothes & shoes that children require.
- Setting goals is an important part of achieving goals. Nobody plans to fail but plenty of people fail to plan.

### HOW DO I PREPARE A BUDGET?

- Firstly there is help available for those who need it. Budgetary Advisory services are located in the community. For a directory of these see <https://www.fincap.org.nz/> or contact your local Citizens Advice Bureau.

- Find a good budget template. Check out one from your local budget service, Citizens Advice Bureau or online from [www.sorted.org.nz](http://www.sorted.org.nz). You can even use a spreadsheet or piece of blank paper to build your budget.
- List all your current **liabilities/debts**. This is to include all loans, Hire Purchase, overdrafts, credit or store cards, tax liabilities etc. Make a note of the overall total owing as well as the amount of the regular repayments.
- List all **income**. This is income you & your partner earn, rental income, benefits, dividends etc. This can be done on a monthly, fortnightly or weekly basis. The easiest way is to break down into whatever pay cycle you are on.
- Now list your **expenses**. Again this should match your income cycle i.e. monthly, fortnightly or weekly. Make sure repayments are listed for all the liabilities/debts you listed above. All living expenses should also be accounted for that is food, entertainment, phone, rates power etc. Be conservative in your approach. Remember it is better to estimate expenses on the higher side to allow some margin for error.
- Now subtract the total expenses from total income & you will have your weekly/fortnightly or monthly budget surplus or deficit.

### ARE THERE ANY AREAS WHERE ADJUSTMENTS CAN BE MADE?

- For many working people it can be a very big surprise just how much surplus you have each week. However because you don't have a budget these funds just get spent. For students it will be very hard to find a surplus.
- Some of us may not have a surplus at all but where can we cut back?
- Loan repayments are an area where cut backs can be made. Are there any loans that can be easily repaid & free up some cash? Over what term are you currently repaying your loans? Credit card debt again - this is an area where problems occur. Refinancing on a term loan type facility may be a solution, but be careful you are not substituting one problem for another.
- Don't be extravagant. Why buy brand names when a no thrills product will do the same. Be mindful of wanting the latest gadgets to keep up with your friends.

## PLANNING

- Once you know what money is surplus each month, fortnight or week you can plan accordingly.
- Surplus can be put aside to meet those unexpected expenses or education costs.
- Funds can be put aside for future goals & aspirations.
- Living within your means is just having the comfort of knowing where you are at from week to week.
- Control the lifestyle you wish to lead.

## ADMINISTRATION

- Review you budget regularly.
- Circumstances change income increases/ decreases. Debt levels also increase & decrease accordingly.
- Be in charge of your finances don't let them be in charge of you.
- Seek assistance & help from the experts at any stage.

## BE DISCIPLINED

- Once you have your budget set *stick to it*.
- Treat yourself occasionally but make it the exception not the rule.
- Remove surplus income out of daily running accounts. Put them into saving accounts. It also helps to not have these savings linked to Eftpos cards to kill all temptation.



# How **SORTED** are you?



This is the ultimate  
kiwi guide to money!  
Everything you need  
to know about  
getting your finances  
in order.

[sorted.org.nz](https://sorted.org.nz)

**Sorted** 🔍

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Tackle my debt  
Sort my money  
See my future

Everything you need to get ahead.



## 10 BUDGETING TIPS

Setting and sticking to a monthly budget can give you peace of mind. With a budget in place, you can more effectively manage your money, save for large expenses, and prepare for emergencies. Below are ten budgeting tips.

### 1. Be Realistic About Your Budget

If you've never made a budget before, you need to start by forecasting how much money you'll have coming in every month and how much you think you'll be spending. The more realistic you are about each of these numbers, the more likely you'll be to stick to your budget.

### 2. Differentiate Between "Needs" And "Wants" In Your Budget

Particularly if money's tight, differentiating between "needs" and "wants" can help you stay within budget. Needs come first, and if there's money left over, you can spend on wants.

### 3a. Guess Low For Income

In your budget, be conservative, and guess low for income. If your income exceeds the amount you factored into your budget, all the better! But you don't want to be caught short because you were overly optimistic.

### 3b. Guess High For Expenses

In addition to guessing low for income, guess high for expenses. This, too, will give you some wiggle room when something unexpected crops up or costs rise.

### 4. Include A Miscellaneous Category In Your Budget

Take all of your expenses and total them. Then, take 10% of that total and put it into a "miscellaneous" category. This adds even more flexibility to your budget, helping to ensure that if you've omitted something from your calculations, you won't go over budget.

### 5. Include Savings As An "Expense" In Your Budget

Decide on an amount you'd like to save each month, and include it as an "expense" in your budget. Set up a separate savings account and transfer or deposit money into it every month. Your savings can be used for short-term goals (such as a holiday or large-ticket item) or long-term goals (such as further tuition costs or a house). This money can also be used in case of an emergency, such as a car repair or medical expense.

### 6. Align Your Budget With Your Goals And Values

Once you've completed your budget, study it and see if you're spending your money in alignment with your values and goals (short-term and long-term). Do this exercise again after you've attempted to live within your budget for a few months. If you are having difficulty adhering to your budget, you may be overspending on things that aren't really aligned with your goals.

### 7. Keep All Of Your Bills and Receipts Organized

Organize all of your bills and receipts by category (e.g. housing, utilities, car expenses, loans) and file them each month in a folder or take a photo and store them on your phone or computer. This will make it easy to retrieve information if you need to dispute a bill or track your spending history. Organizing your bills and receipts as you go along also makes it simple to file your taxes at the end of the year.

### 8. Review And Recalculate Your Budget

A review of your budget every month can help you stay on track with your finances. In essence, a budget is a forecast of what will happen; take the time to go back and recount what actually did happen. Where did you overspend? Where did you save? What can you do differently next month? While it's important to review your budget every month, you'll also probably need to re-calculate your budget every 3-6 months, or whenever something changes dramatically in your financial life.

### 9. Pay Cash For Small Expenses

Give yourself a daily, weekly, or monthly allotment of cash, and use it whenever you can. Every time you pay cash, you'll be more conscious of what you're spending than if you paid by credit card, check, or online withdrawal.

### 10. Forgive Yourself For Small Transgressions

It's almost impossible to follow a budget 100% of the time. No matter how disciplined you are, you may overspend now and again. Forgive yourself for small errors and get right back on track, as soon as possible.

***If you are experiencing financial hardship due extraordinary circumstances that are***

- Unforeseen, and of a temporary nature;***
- Unusual or severe; and***
- Threaten your continued study at Massey University.***

***Contact our Advocacy Coordinator [advocacy@asa.ac.nz](mailto:advocacy@asa.ac.nz) as some assistance may be available***

## STICKING TO A BUDGET

Designing and sticking to a budget can be a challenge for anyone, but especially when you're a university student who's had little or no experience managing your own money. The task becomes even more complex because large amounts of money often come in and go out at certain times of the year. By setting and sticking to a budget, however, you'll be less likely to leave university with a mountain of debt.

Once you have your budget in place, stay on track. If you make a mistake, get right back on budget. If you notice that your income has fallen or your expenses have risen, recalculate your budget immediately. By making adjustments quickly, you'll prevent a little deficit from growing into a big problem.

## DON'T TRY TO KEEP UP WITH YOUR FRIENDS

Throughout your life, but particularly during university, there can be a tendency to try to keep up with friends. Avoid the temptation to do this. Some people will have more access to money than you; others will be more comfortable racking up credit card debt. Everyone will place a different value on how and when to spend money. Design your budget based on your goals (such as breaking even every month, saving for a car, or graduating from university with little or no debt), then have the confidence to live your life within your means, not someone else's.

## WATCH FOR LITTLE EXPENSES THAT CAN ADD UP TO A BIG MONTHLY DRAIN

Within your budget, you'll want to allot a certain amount of money for eating out, going to movies, participating in activities, and other "small" expenses. But it's important to guard that these "little" expenses don't add up to a huge expense at the end of the month. Ten coffee drinks, two trips to the movies, and five nights out with friends could easily add up to \$200 over the course of a month.



## SIMPLE TIPS FOR MANAGING YOUR MONEY WHILE AT UNI

### PLAN FOR A SEMESTER AT A TIME

Most people set up monthly budgets, but while you're at uni, it might make more sense to set up a semester budget and then track your progress on a weekly or monthly basis. Start your budget by calculating your income (from student allowance, student loan, scholarships, parent contributions, income from a part-time job, etc.). Next, add up your expenses (tuition, fees, books, living expenses, clothes, activities, etc.). Ideally, there will be a surplus that you can put into savings each month. If not, recalculate the budget (by adding income or cutting expenses) until you at least break even.

### STAY ON TRACK

#### USE CREDIT CARDS WISELY

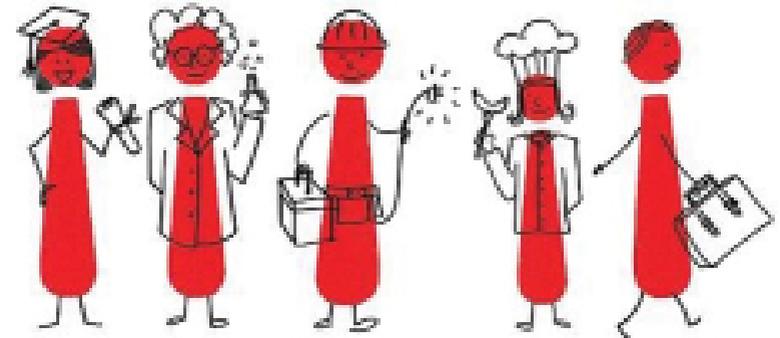
Many university students who are forced to decide between missing out on something or putting the expense on a credit card will opt to pull out the plastic. Try to behave differently. If you don't have the money to pay for it, don't buy it. Without self-discipline, over the course of three or more years of university, hundreds of purchases you can't afford will translate into thousands of dollars in debt. Credit cards should be viewed as a convenient way to pay for purchases, not as a convenient way to borrow money. If you're using a credit card while you're at uni, pay it off every month. If you need to carry a balance into the following month, each time you pull out your credit card, ask yourself, "Do I want to borrow money to pay for this purchase?" That simple act of mindfulness will help you use your credit cards more wisely.

By making a budget and sticking to it, you'll develop healthy money habits that will benefit you not only while you're at university, but also for years to come!



# !STUDENT JOB SEARCH

To Roopu Rapu Mahi Tauira



Attending University this year and could use some extra \$\$\$  
Thinking that a part time job could be the answer?

If you are enrolled in a Tertiary Institute  
then you can use the Student Job Search website for *FREE*

**Visit their website to start your job hunt!**  
**[www.sjs.co.nz](http://www.sjs.co.nz)**

 **[/studentjobsearchnz](https://www.facebook.com/studentjobsearchnz)**

## HOW TO MAKE A BUDGET

A necessity for all university students is to make a budget that will enable you to manage your finances while at uni. Here's how to create one:

### INVOLVE YOUR FAMILY IN THE PROCESS

If your family is paying for part or all of your university expenses, start by working with them to create your budget. Make sure that everyone's on the same page as to who will pay what, how money will be distributed, how much leeway you'll have in making financial decisions, etc.

### PICK A TIMEFRAME FOR YOUR BUDGET

Decide from the beginning whether your budget will be set for a month, a semester, or an entire uni year.

### LIST ALL YOUR INCOME

In your budget, include all of your potential categories and amounts of income. For uni students, these typically include: student loans and allowances, savings, contributions from parents, and income from a part-time job.

### LIST ALL YOUR EXPENSES

Next, list all of your potential categories and amounts of expenses. Typical university student expenses include: tuition and fees, books and supplies, room and board / housing, groceries and snacks, personal care items, transportation or car expenses, insurance, cell phone, clothes, and entertainment and activities. If you're not sure what your expenses are, track them for a week, a month, or more. Recording everything you spend can be an eye-opening experience and a great way to find areas to cut costs.

### PLAN FOR EMERGENCIES

The unexpected is a part of life. If your car breaks down or you have an unexpected medical expense, you'll be way ahead of the game if you have money saved in an emergency fund and don't have to rely on credit or put your studies at risk.

### SAVE FOR BIG-TICKET ITEMS

If you're planning to move into your own flat and you'll need to buy furniture, or maybe your friends are planning a mid-semester trip, start saving for the expense as soon as you know about it. Revisit your budget to attempt to increase your savings amount. Even if you end up borrowing to pay part of the

expense, borrowing less will save money in the long run.

### MAKE SURE YOUR BUDGET BALANCES

Total your income, total your expenses, and then make sure that your budget balances. You want to either break even or have some money leftover. If your budget doesn't balance, you'll need to reduce your expenses and/or figure out a way to bring in more income.

*There are plenty of budgeting tools online. Try out the ASA Budgeting on our website <https://asa.ac.nz/advocacy/budgeting>*



### University Student - Detailed Budget

Column 1	Weekly	Monthly	Annual
<b>Total Income</b>	\$0.00	\$0.00	\$0.00
<b>Less: Expenses</b>			
2.1 University Expenses	\$0.00	\$0.00	\$0.00
2.2 Accommodation and utilities	\$0.00	\$0.00	\$0.00
2.3 Debts	\$0.00	\$0.00	\$0.00
2.4 Giving	\$0.00	\$0.00	\$0.00
2.5 Transportation	\$0.00	\$0.00	\$0.00
2.6 Entertainment	\$0.00	\$0.00	\$0.00
2.7 Personal Expenses	\$0.00	\$0.00	\$0.00
2.8 Food/household expenses	\$0.00	\$0.00	\$0.00
2.9 Gifts	\$0.00	\$0.00	\$0.00
2.10 Pets	\$0.00	\$0.00	\$0.00
2.11 Healthcare Expenses	\$0.00	\$0.00	\$0.00
2.12 Childcare, Schooling and Support	\$0.00	\$0.00	\$0.00
2.13 Insurance	\$0.00	\$0.00	\$0.00
2.14 Other expenses	\$0.00	\$0.00	\$0.00
<b>Total Expenses</b>	\$0.00	\$0.00	\$0.00
<b>Surplus/Deficit</b>	\$0.00	\$0.00	\$0.00
<b>Less: Total Savings</b>	\$0.00	\$0.00	\$0.00
<b>Total Available Income</b>	\$0.00	\$0.00	\$0.00

## The cost of your budget lunch today

TODAY WE PROVIDED:		SCALED DOWN FOR 1 PERSON (10 Sandwiches per week):	
Ingredients	Total	Per Sandwich (all fillings)	Total
Bread 4 x 750g Loaves)	\$12.00	\$0.33	\$3.00
Countrysoft Spread 500g	\$3.00	\$0.08	\$0.83
Ham (1kg)	\$13.00	\$0.36	\$3.61
Tomato (1.2kg)	\$3.00	\$0.08	\$0.83
Lettuce x 1	\$1.00	\$0.03	\$0.28
Mayonaise (470ml)	\$4.80	\$0.13	\$1.33
Cheese (1kg)	\$9.50	\$0.26	\$2.64
Chutney (400g)	\$3.00	\$0.08	\$0.83
Eggs (24 Free Range)	\$15.00	\$0.41	\$4.17
<b>Total Cost</b>	<b>\$64.30</b>	<b>\$1.76</b>	<b>\$17.53</b>
<b>Each Sandwich (approx)</b>			<b>\$1.75</b>
Bananas	\$3.75		
Apples Rose	\$9.41		
Pears	\$6.86		
<b>Total Fruit Cost @ 32 pcs</b>	<b>\$20.02</b>		<b>\$6.30</b>
<b>Average for one piece</b>	<b>\$0.63</b>		
<b>Total Cost with Fruit</b>		<b>\$2.39</b>	<b>\$23.83</b>

Buying lunch on campus can easily cost up to \$12 a day (\$5 - \$7 for food, plus \$3 - \$5 for a coffee/bottled drink). If you were to buy ingredients in bulk and make (for example these sandwiches), and bring water or a flask of coffee/milo etc, you could have lunch for \$3 - \$5 a day.

Buying lunch on campus (let's be conservative and say \$7.50), 4 days a week for 32 weeks a year would cost \$960. Bringing a prepared lunch each day instead (\$3.50) would cost \$448. A saving of \$512!

## HEALTHY EATING ON A BUDGET

If you've had your fill of takeaways, and jam sammies are losing their appeal, it's time to get into that kitchen. Cooking is almost always cheaper than eating out - and it needn't be boring or time-consuming. So what are you waiting for?

### WHY IT'S IMPORTANT TO EAT WELL

Eating regularly from a wide variety of foods is vital for good health, whether you need the energy for swotting or partying. A balanced diet also helps stave off future health problems like heart disease, strokes, high blood pressure and hip and knee damage.

### WHAT SHOULD YOU BE EATING?

A well-educated type such as yourself is probably aware of the main food groups you should sample each day, but here is a quick revision:

- Bread, breakfast cereals, potatoes, beans and lentils and bananas. Eat lots for energy-giving carbohydrates, B vitamins, calcium and iron. They also keep you regular.
- Fruit (including juice or dried), vegetables (fresh, frozen or canned), salads, beans and lentils. These are packed with vitamins and minerals - try to eat at least five portions a day.
- Milk and dairy foods. Dairy products are a good source of protein, calcium and vitamins A, D and B12.
- Meat, fish, eggs and alternatives (nuts, tofu, beans, lentils) are good sources of protein, B vitamins and minerals like iron, zinc and magnesium.

### JUST WOK THE DOCTOR ORDERED

Stir frying's healthy because it uses hardly any oil and, as the food is cooked so quickly, vitamins have little chance to escape. And the good news is that you can cook just about anything in a wok: add a bit of oil, soy sauce (orange juice, honey, an unfinished bottle of wine...), stir over a very high heat for a few minutes and hey presto!

Cut or slice everything, including meat, into small, uniform pieces so they cook evenly. Add raw meat first and cut into a piece to check it's ready before serving. Add the most fibrous vegetables first, and the most delicate, such as bean sprouts, last along with ingredients you're re-heating.

Staple ingredients in stir-fry meals include baby corn; carrots; leeks; broccoli;

root ginger and garlic; Chinese five spice; soy sauce; water chestnuts (tinned). Stir fry possibilities include:

- Sliced pork (or tofu); onion; tomatoes; soy sauce; tinned pineapple (have the rest with yoghurt as a dessert).
- Yesterday's leftover chicken and carrot; mushrooms; frozen peas; noodles.
- Sliced fish fillet with black bean sauce.
- As many veg as you like (make it colourful!), stir fried with soy sauce and Chinese five spice.
- For more ideas, web sites such as [www.healthyfood.co.nz](http://www.healthyfood.co.nz) are particularly good or you can download The Great Little Cookbook here: <https://ana.org.nz/resource/the-great-little-cookbook/>.

#### BEG, BORROW OR BUY A MICROWAVE

Microwave meals are easy and quick to prepare. They're also healthy because they use little or no fat (which can be a good thing) or water (so food retains its vitamins).

And microwave cooking can be cheap: you can buy basic microwave ovens for under \$100. They also work out cheaper to run than conventional cookers, especially if you're cooking for one.

#### FIVE SIMPLE, HOME-MADE DISHES THAT ARE QUICK TO MAKE

1. Jacket potatoes
2. Scrambled eggs
3. Fish
4. Cheese on toast. Make toast as usual, cover with cheese (and Worcester sauce for a Welsh Rarebit) and put in the microwave for around 20 seconds, or until cheese starts bubbling
5. Heat soup in the microwave - it saves some poor soul having to wash a pan.

*Web sites such as [www.bbcgoodfood.com](http://www.bbcgoodfood.com) have good microwave recipe ideas.*

#### AVOIDING MICROWAVE DISASTERS

Due to the speed with which microwave ovens cook food, there is always a danger of overcooking or undercooking food. To avoid any microwave mishaps:

- Know your microwave's wattage and always follow the manufacturer's instructions.
- Prick any foods with a skin or membrane to allow the build up of steam to escape.
- Don't forget the standing time. Microwave energy keeps on cooking after the oven's turned off.
- Follow any instructions on turning, stirring and rearranging food so it cooks evenly.
- Stirring is vital to avoid hot spots.
- Be aware of the rare but potentially dangerous "superheating" phenomenon, when an impurity in the item being cooked (usually liquid) conducts too much heat. When it leaves the oven and something is added to it, it erupts. If you add a plastic spoon to the liquid before you microwave it, it will break up the surface tension and stop this problem.
- Heat food until it's piping hot; there's a better chance of destroying any harmful bacteria which could lead to a dose of food poisoning.
- Be especially careful with frozen food. Follow the packet instructions to ensure it's defrosted and cooked/heated through. If you've frozen the dish yourself, give it plenty of defrosting time, ideally in the fridge to keep bacteria at bay.

#### HEALTHY, QUICK MEAL IDEAS

- Cook extra portions of Chilli Con Carne and spaghetti Bolognese for the freezer. They make great baked potato and pizza toppings. Use low-fat mince and when it's cooled, skim any excess fat from the surface.
- Keep a bag of frozen vegetables to add to rice (risotto) or any meals. It's better for you than week-old vegetables from the bottom of the fridge.
- Bake two potatoes at a time, then cut one up in tomorrow's soup.
- Boil extra pasta or rice for a main meal; it will make a cold lunch with chopped tomato, fruit, tinned fish, a grilled chicken breast or sausage.
- Keep pita bread in the freezer. Pop in the toaster and it makes a great sandwich pocket or pizza base (spread with chopped tomatoes or tomato puree and other toppings).
- Try grilling half a French stick covered with cheese, tomato and mushrooms.

- Boil-in-the bag fish in parsley sauce is healthy and easy to prepare; fish fingers are excellent value. Serve with rice/ jacket potato/ mash and peas.

*Don't forget sauces! Worcestershire, brown, chilli and soy can add zing to an otherwise forgettable dish. Likewise mixed herbs, chilli pepper, black pepper, curry powder and Chinese five spice.*

#### HOW MUCH DO YOU NEED?

If you're not sure, make a note of how much you spend on your shopping for just one week, and see what it is. It's good to check receipts to see which items were expensive, and which were cheap. It will help you to make a more reasonably priced shopping list when you next shop. You should still be able to eat healthily even on a tight budget.

#### SPENDING MORE THAN YOU CAN AFFORD?

Look at other ways of saving money, buy in bulk, or make use of two-for-one offers. The supermarket's own brand, or 'value' range will be a pleasant surprise in both the quality and the price.

#### MARKETS & SEASONAL SHOPPING

If you have a local market, it is usually a good place to buy locally grown produce. Fruit and vegetables that are in season are always the cheapest option.

#### GROW YOUR OWN

If you're lucky enough to have a small garden, you might want to plant your own vegetables. Be realistic about how much time you have and whether you'd enjoy digging! Grow herbs inside if it all seems too much, fresh herbs always taste better than dried herbs.

#### PLANNING AHEAD

Try to put aside money weekly for your food and bills. That way you won't feel so guilty when you buy new clothes, or when you're going out and you won't accidentally spend your food money.

#### CREDIT CARDS

If it all starts to go wrong, take great care when using credit cards. They should only be used as a service, not as a bank. When the bill comes through pay it in time for the due date – otherwise you'll miss the deadline for another month's interest. Try to always pay it monthly in full. Otherwise it creeps up and spoils your future budgeting.

#### USE STUDENT NOSH

It's usually cheaper and healthier to cook for yourself with fresh ingredients, than it is to eat out, or pay for a takeaway

#### THINGS TO KEEP IN STOCK

Keep a basic supply of food in stock and add the extras as you need them e.g. bread, butter, milk, cheese, rice or dried pasta or pulses such as couscous or bulghur wheat, tinned tomatoes, baked beans, stock cubes, onions, mixed herbs and salt and pepper.

#### MAKE A LIST

Or use a quick chart or Mind-Map to categorise your shopping into fruit and veg, tins, dairy, cleaning products etc. to save time, and reduce temptation as you wander through all those aisles of food. Remember, supermarkets display their products in ways to entice you and maximise their sales.

#### BUY WISELY

#### EAT BEFORE YOU GO!

Have a small snack e.g. tea and biscuits, or toast before you go. If you go when you're absolutely starving, then all reason goes out the window and you'll fill up the trolley with all the things you won't be able to eat before the sell-by dates – wasting precious cash.

#### NOT SURE WHAT TO BUY ?

If in doubt, go first to the bargain shelves and see what has been reduced for consumption that day, and that could influence your menu.

#### BUYING A LOT?

If using a supermarket that offers online shopping, check how much the delivery charge is. It could be cheaper than you think, and save you a lot of time and effort. If you and your housemates do your online shopping together you can split the delivery charge.

#### HATE FIGHTING THROUGH CROWDS?

Avoid busy times around the weekend, and take advantage of late opening hours when available. Bear in mind that certain types of stock may be limited or unavailable later in the day and early in the morning.

### CHEAPER LINES

Instead of buying the more expensive brands, go for the store's own brand. Some stores even do an economy range, with fairly plain packaging. There's not much in it when it comes to taste, but quite a bit when it comes to paying.

### BUY BIG

If you can afford it, buy larger packs of things, which are always cheaper in the long run e.g. washing powder, multi-packs of juice.

### LOYALTY CARDS

These are good if you always use the same store, and various supermarkets offer different deals. They are not credit cards. The card is swiped each time you shop and after a period of time this is turned into redeemable points. The card can also be swiped when you buy fuel at the store's petrol station.



### 10 TIPS

1. Eat a variety of nutrient rich foods. You need to eat many different foods to gain all the essential nutrients as no one food contains all of them.
2. Eat at least 5 servings of fruit and vegetables a day.
3. Drink plenty of water through the day, try replacing some coffees or teas with plain water - its very refreshing, and extremely good for your digestive system - not to mention your skin!
4. Eat regular meals. If you skip meals you'll be more likely to fill up on junk food later.
5. Eat moderate portions. Don't force yourself to eat if you're full up, but don't starve yourself either.
6. Balance your food choices. If you have a food that is high in salt or fat balance it with one lower in these ingredients later in the day.
7. Reduce, don't eliminate foods. If your favourite food is high in fat just try to eat less of it or try and find a lower fat alternative.
8. Study your eating habits, think through what you eat in a week and work out where you are lacking or what items you should cut back on.
9. Make changes to your eating habits gradually. If you change too quickly you will probably find yourself craving foods you miss and won't stick to your new diet
10. Maintain a healthy weight, if you're too heavy or too light you can be at risk of health problems and illnesses.



**NOTES:**

My Budget Plan & Ideas

A vertical green bar on the left side of a grid of horizontal bars. The grid contains eight rows, each representing a different ASA category. Each row has a colored background, a logo, and a representative image. The categories are: ASA EXECUTIVE (green), ASA VOLUNTEERS (teal), ASA ADVOCACY (red), ASA CLASS ADVOCATES (blue), ASA EVENTS (yellow), ASA CLUBS (orange), and ASA CARPOOL (grey). The ASA logo is a stylized 'A' with a bird-like shape. The grid is partially overlaid by a vertical green bar on the left side.

Category	Color	Image Description
ASA EXECUTIVE	Light Green	Group of people in a field
ASA VOLUNTEERS	Teal	People working together
ASA ADVOCACY	Red	Hands pointing at a laptop screen
ASA CLASS ADVOCATES	Blue	Person with a teddy bear
ASA EVENTS	Yellow	Hands holding a glowing object
ASA CLUBS	Orange	People in Star Wars costumes
ASA CARPOOL	Grey	Building with cars parked in front



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ASA  
EXECUTIVE



ASA  
VOLUNTEERS



ASA  
ADVOCACY



ASA  
CLASS  
ADVOCATES



ASA  
EVENTS



ASA  
CLUBS



ASA  
CARPOOL



*This helpful guide to  
Building Financial Capability  
was produced by the*

**Albany Students' Association  
Advocacy Service**



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