

4. Activity: Worried about money?

Use the projected income and expenditure checklist to work out your income and outgoings. Take control of your finances.

Projected income and expenditure for academic year

Income

	£
Loan/grant/bursary	
Family support	
Job	
Other	
Total yearly income	£
Monthly income	£

Expenditure

£	£
Rent or mortgage	Toiletries
Water	Newspapers/magazines/coffees
Insurance (e.g. contents, phone)	Books/stationery
Electricity	Miscellaneous course costs
Gas	Laundry
Phone/mobile/internet	Public transport/Oyster card
TV licence	Clothing
Car tax	Sports/hobbies
MOT	Christmas/birthdays





	£		£
Car servicing and general maintenance		Holidays/trips	
Parking		University Ball/Socialising	
Food		Other	
Total yearly expenditure	£		
Monthly expenditure	£		

Deduct total yearly expenditure from total yearly income to work out your surplus or shortfall

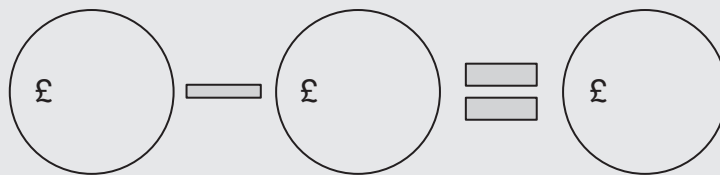


FIGURE 3A Projected income and expenditure for academic year



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