

Income and Expenditure Estimates for 2012/13

It is impossible to state exactly how much you will need to cover your living expenses for each academic year as the amount you spend will depend on the standard of living you expect and your personal tastes. The figures outlined are **approximate** and are intended to be a guide to the **reasonable** amount you will require to cover your living costs. This is in addition to the money you will also need to pay for your tuition fees, other family members and childcare costs (if required).

Annual Estimated Income

Single UK Undergraduate	£7,700
Single UK Postgraduate	£9,450
Single International/non-UK EU Undergraduate	£8,500
Single International/non-UK EU Postgraduate	£9,950

- **Undergraduate** students who have a **spouse or partner** should allow for an additional £3,000 per academic year.
- **Postgraduate** students who have a **spouse or partner** should allow for an additional £4,000 per academic year
- Students who have **children** should allow for an additional £2,000 to £3,000 per child

Monthly Estimated Expenditure

The figures below are an **approximate** guide to a **reasonable** level of spending for the main areas of expenditure that a student may incur. It is not expected that every student will spend up to the figures outlined below on each item of expenditure.

	Rent	Food	House -hold (Toiletries etc)	Personal (Clothing/ haircuts)	Utilities (Gas, electric & water)	Mobile Phone	TV Licence	Insurance	Travel (Local)	Course Costs	Entertai nment & Sport	Misc
Single UK Undergraduate	£250-360*	£150	£25	£50	£60	£30	£13	£20	£35**	£45***	£130	£25
Single UK Postgraduate	£250-360*	£150	£25	£50	£60	£30	£13	£20	£35**	£45***	£130	£25
Single International/ non-UK EU Undergraduate	£250-360*	£160	£30	£60	£65	£40	£13	£20	£45**	£45***	£130	£25
Single International/ non-UK EU Postgraduate	£250-360*	£160	£30	£60	£65	£40	£13	£20	£45**	£45***	£130	£25

*Accommodation costs in Newcastle can be highly variable and can range from £250 to more than £360 per month. Students who rent private accommodation will usually be required to sign a tenancy agreement for 12 months. Private accommodation can vary greatly and outside the above limits.

**Local Travel. Travel costs home will vary enormously for UK, EU and international students.

***Course costs can vary depending upon whether your course requires you to purchase additional materials, undertake a clinical placement or field trip. Academic schools can provide detailed information about specific course costs.

N.B Students who have a low income are unlikely to be able to sustain the level of expenditure outlined in this leaflet and may need to reduce their spending on discretionary and non-essential items

Student Financial Support Team: www.ncl.ac.uk/students/wellbeing/finance/