



Budget Planner

What is your income for the academic year?

The undergraduate academic year is usually 38 weeks and the postgraduate academic year is usually 52 weeks.

	Weekly	Yearly
Income		
Paid Work		
Parental or partner contribution		
Student Loan		
Maintenance or Special Support Grant		
University Bursary		
Achievement Bursary		
Excellence Scholarship		
Other Bursary/Scholarship		
Childcare Grant		
Parents Learning Allowance		
Adult Dependants Grant		
Disabled Student's Allowance		
PGCE Teacher Training Grant		
Course Grant (P/T students only)		
Professional Career Development Loan		
Research Council/Studentship		
Benefits & Tax Credits		
Savings		
Other		
TOTAL		

What is your expenditure for the academic year?

	Weekly	Yearly
Expenditure		
Essential Expenditure:		
Accommodation		
University Fees		
Insurance		
Council Tax		
Utilities (Gas, Electricity, Water)		
TV Licence		
Food		
Non-essential expenditure:		
Mobile Phone or Landline		
Internet & Broadband		
Household/Laundry/Toiletries		
Clothing/Personal (eg haircuts)		
Socialising/Leisure/ Entertainment/Sport		
Course materials		
Travel Costs		
Other Expenditure:		
Medical/Dental/Optical		
Childcare		
Disability Costs		
Miscellaneous e.g. birthday present, house deposit		
TOTAL		

What is the difference between your total income and expenditure for the year?

	Weekly	Yearly
Total Income		
Total Expenditure		
Surplus/Deficit		

Tip: Not sure which of your expenditure is essential? Make two lists with the headings 'Have to Buy' and 'Choose to Buy' to help you decide.
What is your income and expenditure for each term?

Term 1 – 26/09/11 to 16/12/11 (15 weeks including the Christmas vacation)

Income	Total	Expenditure	Total
Paid Work		Essential Expenditure:	
Parental or partner contribution		Accommodation	
Student Loan		University Fees	
Maintenance or Special Support Grant		Insurance	
University Bursary		Council Tax	
Achievement Bursary		Utilities (Gas, Electricity, Water)	
Excellence Scholarship		TV Licence	
Other Bursary/Scholarship		Food	
Childcare Grant		Non-essential expenditure:	
Parents Learning Allowance		Mobile Phone or Landline	
Adult Dependants Grant		Internet & Broadband	
Disabled Student's Allowance		Household/Laundry/Toiletries	
PGCE Teacher Training Grant		Clothing/Personal (eg haircuts)	
Course Grant (P/T students only)		Socialising/Leisure/Entertainment/Sport	
Professional Career Development Loan		Course materials	
Research Council/Studentship		Travel Costs	
Benefits & Tax Credits		Other Expenditure:	
Savings		Medical/Dental/Optical	
Other		Childcare	
		Disability Costs	
		Miscellaneous	
TOTALS			

	Termly
Total Income	
Total Expenditure	
Surplus/Deficit	

Term 2 – 9/01/12 to 16/03/12 (14 weeks including the Easter vacation)

Income	Total	Expenditure	Total
Paid Work		Essential Expenditure:	
Parental or partner contribution		Accommodation	
Student Loan		University Fees	
Maintenance or Special Support Grant		Insurance	
University Bursary		Council Tax	
Achievement Bursary		Utilities (Gas, Electricity, Water)	
Excellence Scholarship		TV Licence	
Other Bursary/Scholarship		Food	
Childcare Grant		Non-essential expenditure:	
Parents Learning Allowance		Mobile Phone or Landline	
Adult Dependants Grant		Internet & Broadband	
Disabled Student's Allowance		Household/Laundry/Toiletries	
PGCE Teacher Training Grant		Clothing/Personal (eg haircuts)	
Course Grant (P/T students only)		Socialising/Leisure/Entertainment/Sport	
Professional Career Development Loan		Course materials	
Research Council/Studentship		Travel Costs	
Benefits & Tax Credits		Other Expenditure:	
Savings		Medical/Dental/Optical	
Other		Childcare	
		Disability Costs	
		Miscellaneous	
TOTALS			

	Termly
Total Income	
Total Expenditure	
Surplus/Deficit	

Term 3 – 16/04/12 to 15/06/12 (9 weeks)

Income	Total	Expenditure	Total
Paid Work		Essential Expenditure:	
Parental or partner contribution		Accommodation	
Student Loan		University Fees	
Maintenance or Special Support Grant		Insurance	
University Bursary		Council Tax	
Achievement Bursary		Utilities (Gas, Electricity, Water)	
Excellence Scholarship		TV Licence	
Other Bursary/Scholarship		Food	
Childcare Grant		Non-essential expenditure:	
Parents Learning Allowance		Mobile Phone or Landline	
Adult Dependants Grant		Internet & Broadband	
Disabled Student's Allowance		Household/Laundry/Toiletries	
PGCE Teacher Training Grant		Clothing/Personal (eg haircuts)	
Course Grant (P/T students only)		Socialising/Leisure/Entertainment/Sport	
Professional Career Development Loan		Course materials	
Research Council/Studentship		Travel Costs	
Benefits & Tax Credits		Other Expenditure:	
Savings		Medical/Dental/Optical	
Other		Childcare	
		Disability Costs	
		Miscellaneous	
TOTALS			

	Termly
Total Income	
Total Expenditure	
Surplus/Deficit	

Tip: You could use our online cash-flow forecaster to help you plan and track your finances throughout the year.

Notes and calculations:

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