

# A guide to budgeting

## Managing your money is one of the most important things you will learn as a student

Knowing that your finances are under control will allow you to relax and enjoy your time at Worcester.

For UK students, your [student loan](#), [scholarship](#) or part-time job will support you while you are at university.

You can use the [Uni Aid calculator](#) to help build your budget.

Here are a few things you should consider:

### Learning

- 1 Books – you won't need to buy all the books on your reading list, just the core texts. Remember the [Library](#) has an excellent collection of books.
- 1 Vital equipment and materials - the University has [excellent facilities](#), computer access for all students and your academic lecturers will let you know of the best place to buy any extra equipment.
- 1 Attending compulsory field trips or placements – you might have to pay for transport and/or accommodation.

### Living

- 1 Rent – Many first year students choose to live in [halls of residence](#). For more information about living in Halls and private accommodation costs, visit our [Accommodation](#) section.
- 1 Deposit - if you are in [privately rented accommodation](#), you will probably need to pay a deposit. This is usually about the same amount as a month's rent, and will be returned to you at the end of your stay. Your landlord can deduct money from your deposit if there is damage to the property, unpaid rent, etc.
- 1 Bills - if you are in privately rented accommodation, you will need to pay towards utility bills (electricity, gas, telephone, etc - around £10-15 per week). You won't have to pay council tax as long as everyone in your house is a student.
- 1 Don't forget your mobile phone bill too!
- 1 Food – everyone's got to eat and drink. It depends on what you buy, but budget for about £25 per week.
- 1 Clothes – Remember you can use your NUS Extra card to get discounts throughout the [city's shopping centres](#).
- 1 Socialising – there are lots of clubs and societies that you can join at the [Students' Union](#) and there are many student nights at the University and at various venues in the city.

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<http://www.worcester.ac.uk/your-home/a-guide-to-budgeting.html>