

Prioritise Spending



What's coming in? What is going out?



STEP 1: MONTHLY INCOME Maintenance Grant (SUSI) €____ €____ Student Support Fund Grant €____ €____ Bursary Social Welfare €____ Parents/Guardian contribution €____ Family Contribution €____ €____ Wages €____ Savings Other €____

€ €
€
E
6
€
€
€
€
€
€
€

STEP 3: NON ESSENTIAL			
NI: II	6		
Nights out	€		
Eating out (Incl.	€		
takeaways)			
Clothes & accessories	€		
Netflix/Disney+/Spotify	€		
Conferences	€		
Haircuts	€		
Other social life expenses	€		
Sports/hobby expense	€		
Other	€		

STEP 2: ESSENTIAL COSTS		
Tuition (Student Levy)	€	
Rent/Accommodation	€	
Utilities:		
(Water/Gas/Electricity)	€	
Food (at home & on		
campus)	€	
Household items	€	
Internet	€	
Mobile Phone	€	
Travel	€	
TV license	€	
Study Costs	€	
Toiletries	€	
Bins	€	
Insurance	€	
Petrol/Diesel	€	
Other	€	

STEP 4: ONE OFF EXPENSES			
Holidays	€		
Birthdays	€		
Christmas	€		
Festivals	€		
Getting something fixed	€		
Fees	€		
Other	€		



Do the Maths.....

STEP 1 = Total Income	STEP 2 +
€	- €

STEP
$$2 + 3 + 4 = Total Outgoings$$

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= €			€	_