Living on a limited budget is never easy. Included within this leaflet are a number of money-saving tips that hopefully will make your time at University a little less complicated. Remember that you will only be on a student budget until you graduate.

It is important to begin with the golden rule: Think twice - Can it wait? Is there a cheaper alternative?

1 Daily Food

We all have to eat, but what we choose to eat can have a major impact on the weekly budget. A takeaway meal is often an easy option, particularly if you have just left home and don’t know how to cook, but the cost of these $6 - $10 purchases can make a big impact over time. Cooking your own meals is often a cheaper and healthier option – even if you only know a couple of basic recipes, you can vary these. And making sandwiches and a drink for lunch takes very little effort.

2 Bills

- Conserve energy to lessen the costs of electricity and gas.
- Because most bills (such as bills for Electricity and Telephone calls) arrive only every few months the cost can “creep up on you”. It is easy to forget how many calls you’ve made, or how long you left the gas heater on. To avoid disturbingly high bills, be careful about your usage and ask your provider if you can pay your bill by instalments, or on a monthly basis. Utility providers often have payment schemes (sometimes called Easyway Payments) which allow you to pay amounts each fortnight or month.
- Health Care Card holders can get a reduction in their gas bill during the peak winter months. To receive a concession, the bill must be in the name of the Health Care Card holder. More information can be found at www.centrelink.gov.au

Telephone and Internet

- If managing your mobile phone bill is a problem, you may want to limit your calls by buying a prepaid sim card. This does not affect your incoming calls. Melbourne still has many public phones, too – make a habit of using them instead of the mobile when you’re out. Local calls from home landlines are untimed too.
- In shared households it’s common for each member to keep a record of their telephone calls. Keep a pad and pen by the phone for each person to record the calls they make. If this doesn’t work, you may want to consider getting a multi-number or pin number service on the phone, to separate the charges between housemates in the bill, or even phone cards. It may help reduce arguments too!
- Check and compare the prices (and cheaper call times) for the various international call providers. Phone cards and services like Skype.com can be good value for international calls.
- Many people are shocked when they receive a large bill for using more than their monthly internet download limit. It pays to prepare a list of what you want and don’t want when looking for an internet provider – and make sure that this is reflected in any contract you sign. An excellent discussion forum regarding internet providers and contracts in Australia is www.whirlpool.net.au

3 Transport

- The cheapest ways to travel are of course, walking or cycling. Good second-hand bicycles will be for sale in some shops, and many are advertised in the Trading Post Newspaper, the student union noticeboards or even eBay. Most bike shops in Melbourne have regularly updated websites. Bicycle Network Australia has a list of links on their website at www.bicycles.net.au/links/shops
- If you have a fair distance to travel, for Uni or work, the choice is probably between a car and public transport. A car does have some advantages, but public transport is much cheaper. Melbourne has a good transport infrastructure, particularly if you are travelling around the city and the inner-suburbs.
- If you must use a car, talk to friends and colleagues about car pooling - using one car to travel to Uni, and share the fuel and parking costs.
Comparing transport costs

<table>
<thead>
<tr>
<th>Type of cost</th>
<th>Estimate of annual cost</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration &amp; TAC charges</td>
<td>$500 - 600 **</td>
<td>Paid together. Registration is $160, TAC varies according to where you live</td>
</tr>
<tr>
<td>Insurance</td>
<td>400 - 500</td>
<td>Can vary greatly</td>
</tr>
<tr>
<td>Fuel costs</td>
<td>780 - 1300</td>
<td>$15 - $25 per week</td>
</tr>
<tr>
<td>Maintenance</td>
<td>400</td>
<td>Servicing</td>
</tr>
<tr>
<td>Parking</td>
<td>630</td>
<td>$7 p/day for 30 wks (3 days p/wk)</td>
</tr>
<tr>
<td>Repairs</td>
<td>?</td>
<td>Unpredictable</td>
</tr>
<tr>
<td><strong>Likely cost for the year</strong></td>
<td><strong>$2710 - $3330</strong> ($52 - $64 per week)</td>
<td>Not including the initial cost of the car, depreciation, unexpected repairs, RACV, etc.</td>
</tr>
</tbody>
</table>

** If you have a Health Care Card the Registration cost may be reduced by about $80 for one car, if it is registered in the name of the card holder. You are still liable for Third Party insurance.


**Note:** parking is not available for students on the Parkville campus (except in the grounds of some Colleges for residents), and fairly hard to find around Carlton and Parkville during the day. Meter parking costs range from approximately $3 for 4 hours to $6 for 8 hours. The car park at University Square charges $3.00 per hour or $10 a day.

Public Transport (Zone 1 - inner city suburbs area)

- Transport Concession Card *** $ 8.00
- Monthly Fares ($54.80 x 12) 657.60
  - **$665.60**

*** The Transport Concession Card is usually only available to full-time students who are not enrolled in a Masters or PhD and are citizens or permanent residents of Australia or exchange students. The monthly Zone 1 fare without a concession is currently $109.60. If you are a current holder of a Health Care card, concession tickets can now be purchased without a concession card.

The cost difference between using a car and public transport could be significant in helping you meet the costs of food and rent.

- Check the VicTrip web site for information about the public transport system, fares and the zones etc at [www.metlinkmelbourne.com.au](http://www.metlinkmelbourne.com.au)

4 Books and Stationery

Text books

Careful purchasing of books is essential. If you are living on a tight budget, only buy a book if it is obviously an essential text, or if you believe that you will be disadvantaged in your course without it and borrowing a copy from the library is difficult. If possible, books labelled as “Recommended Reading” in the subject guide should be borrowed. Unfortunately the prescribed book/s for subjects will change, and the editions sometimes change from year to year. If you’re buying a second-hand textbook, be certain that the book has the same title, is the same edition, and was published in the same year as the textbook assigned for your subject. If in doubt, check with the lecturer or tutor for your subject.

The University Bookshop will provide a 10% discount for most books priced over $30.

Paper & Stationery

Paper can be surprisingly expensive. Make sure you use both sides of the sheet for writing (or printing) draft versions of essay or assignments. Frequent printing of lecture notes can also add considerably to your stationery costs. (Remember: many of the student computer labs enforce a printing quota)
5 **Entertainment**

Getting involved with clubs and societies connected to your faculty or the Student Union is a great way of enjoying cheap activities. Check the Entertainment Guide (The EG) in The Age Newspaper on Fridays for information about free and cheap entertainment in and around Melbourne. Also, check the Student Union "This Day" web page or the bulletin available in the Union Building, for information about lunchtime concerts, special lectures, sporting events, club functions and other activities.

You may also be surprised at the range of books, movies, music and other media offered by libraries on campus or your local community library that you can borrow for free.

### Shopping Guide

#### 1 Clothes

- If you are coming to enrol at the University of Melbourne from interstate or overseas it is important to consider the cost of clothing. Melbourne has fairly distinct seasons and the temperature varies greatly throughout the year. It is likely to be cheaper for you to bring warm clothes from home rather than buy new ones.
- There are a number of factory outlets that have popped up around Melbourne recently that can help you buy stylish items cheaply – as long as you don't get carried away buying more ‘bargains’ than you can afford.
- Opportunity (‘Op’) shops - shops run by charity organisations such as St Vincent de Paul, and The Salvation Army are good places to buy cheaper new or recycled clothes. Weekend markets often stock clothing and shoes. Check The Age on Fridays for weekend market times and locations (some are called Trash and Treasure markets).
- Are your favourite jeans or shoes starting to wear thin? Learning to sew or buying iron-on patches can make costly items such as jeans and trousers last much longer. Many supermarkets and hardware shops sell shoe repair products such as 'shoo goo', inner soles and polish to help make your expensive footwear last for years past the normal 'use by' date – or at least until you graduate.

#### 2 Furniture and Other Household Items

- Opportunity Shops sell cheap furniture, and other items such as crockery and cutlery. The Good Shepherd Buying Service is available to Health Care Card holders. This service acts as a broker in order to find a better price on household goods for the buyer who then pays for the item and any delivery costs. They can be contacted on: 9417 4666. Also check out the student union noticeboards, eBay or the Trading Post newspaper, for a wide range of second hand furniture and household goods for sale.
- In recent years independent variety stores have sprung up on nearly every shopping strip and plaza in Melbourne, usually selling cheap goods imported from China. These shops are an excellent source for cheap kitchenware, hardware and countless other odds and ends.

#### 3 Food and Household Supplies

**Supermarket vs. Convenience Stores**

As you are probably aware, it is much cheaper to buy supplies (such as bread, groceries and household products) at a supermarket than purchase them at a Convenience Store (such as a 7-Eleven) or at a smaller local shop. It is now common for many supermarkets to be open 24 hours a day. Also, some supermarkets are cheaper than others. Aldi may be cheaper than other stores for groceries and household products though may not have the range you are looking for. On the other hand, chain supermarkets can sometimes have cheaper prices in their outer suburban stores.

**Planning**

- Plan your purchases for your household. Try to work out your menu for the coming week. If you are in a shared household, start up a contribution system (often called a ‘kitty’) with your housemates to purchase commonly used household groceries such as: coffee, tea, bread, milk, sugar, butter / margarine, rice, eggs, soap, cleaning products, etc.
- Consider the generic or ‘home-brand’ products at the Supermarket, particularly products such as toilet paper, aluminium foil, plastic wraps, flour, sugar, tinned tomatoes, etc. They will be cheaper and are usually produced by the same manufacturers as well-known brands.
• If possible (and it is difficult!), avoid impulse buying. Shopping when you feel hungry is probably not a good idea. And as for credit cards – if you can pay them off in time, you probably don’t need one, and if you can’t pay it off, you can’t afford one! Try saving and budgeting first.

**Fruit and vegetables**

• Fruit shops (greengrocers) may be cheaper than supermarkets for fruit and vegetables, particularly in areas such as Coburg, Richmond, North Melbourne, Brunswick, Footscray and Preston. Many shoppers consider the produce to be fresher than supermarkets as well.

• Keep an eye on the prices. The prices of fruit and vegetables can ‘swing’ quite dramatically, depending on the seasons. Some types of apples may cost as much as $5.99 per kilogram one week, and only $1.99 per kilogram a few weeks later. Similarly, bananas can bounce from $3.99 per kilogram down to $1.99 per kilogram a short time later without an obvious explanation. The differences in price can have a significant effect on your budget.

**Markets**

The best places to shop for fruit, vegetables, fish and meat are the markets around town. The following is a list of the large undercover or street markets within easy distance from the city centre (all within **Zone 1** of the Transport System). These are roughly rated on the basis of closeness to the city, size, range of products and price.

<table>
<thead>
<tr>
<th>Market</th>
<th>Location / Public Transport routes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Queen Victoria</td>
<td>Corner Elizabeth &amp; Victoria Streets, Melbourne On Elizabeth Street or Victoria Street City tram lines</td>
</tr>
<tr>
<td><strong>2</strong> Footscray</td>
<td>Next to Footscray train station. Tram 82 from Moonee Ponds; Bus 402, 404, 406, 223, 216. Also try Little Saigon in Nicholson st. Footscray – for fresh fruit, vegetables and groceries</td>
</tr>
<tr>
<td><strong>3</strong> Preston</td>
<td>Murray Road, Preston Preston Station on the Epping line or Number 86 (Bundoora) tram (1km from tram stop)</td>
</tr>
<tr>
<td><strong>4</strong> South Melbourne</td>
<td>Coventry Street, South Melbourne South Melbourne stop on light rail line to St Kilda or number 1 (South Melbourne) tram</td>
</tr>
<tr>
<td><strong>5</strong> Prahran</td>
<td>Commercial Road, Prahran Prahran station on Sandringham line or Number 72 (Camberwell) tram</td>
</tr>
<tr>
<td><strong>6</strong> Camberwell</td>
<td>Riversdale Road, Camberwell Lilydale or Belgrave lines to Camberwell station, or Number 75 (East Burwood) or Number 70 (Wattle Park) trams</td>
</tr>
<tr>
<td><strong>7</strong> Richmond</td>
<td>Gleadell Street, off Bridge Road. Fruit &amp; vegetables on Saturday only. Number 75 (East Burwood) or Number 48 (North Balwyn) tram</td>
</tr>
</tbody>
</table>

• Check the prices in the **Food Co-op** located in the Student Union building, particularly for items such as spices, grains and teas.

• The book “The Foodies Guide” provides useful information and locations of food supply outlets in and around Melbourne, and is available at most public libraries.

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Financial Aid - Student Wellbeing Services  
Ground Floor, Baldwin Spencer Building  
University of Melbourne  
Web: www.services.unimelb.edu.au/finaid

The information provided on this information sheet was correct at time of printing (June 2009). The University reserves the right to make changes as appropriate.