

## A Budgeting Guide for Postgraduate Students

Postgraduate Student Ambassadors

## My Guide to Budgeting for Postgraduate Students

Harvey | Finance MSc





## **Smart Budgeting Tips for Postgrad Life**

- Colleges frequently schedule free food/drinks for movies, paint'n'sip etc...
- Prioritise needs (rent, food) before wants (takeaway, tech)
- Consider a "no-spend" day each week
- Use student discounts (UNiDAYS, TOTUM, railcard)





### Living Well for Less

- Part-time jobs: Uni ambassador, library, bar/restaurant, food delivery
- Saving on essentials: Aldi, Lidl, Tesco (Clubcard), Durham Market
- Buy second-hand: FB Marketplace, Vinted, £1 charity shop in town





# For International Students & Accommodation Tips

- Bring: vital documents, seasonal clothing, adaptors
- Buy: kitchenware, duvets, stationery (HomeBargains, Argos, IKEA)
- Finding housing: StuRents for private or various options for student accommodation





### Support at Durham

- Financial support & hardship funds available
- College tutors & student support teams
- Free budgeting workshops & careers advice
- Nightline and wellbeing services for emotional support



## My Guide to Budgeting for Postgraduate Students

Hung | Classics MA





### Best place to study in Durham

- Bill Bryson Library (Open: Monday Sunday)
- Your college library (Open: 24/7)
- Teaching and Learning centres
- My recommendation: The Undercroft café, Durham Cathedral









## International students: What to bring with you and what to buy here

### **Bring**:

Passport
University Acceptance Letter (CAS)
Umbrella
Rainproof jacket

Buy: (easily found in Tesco or Sainsbury's)
Kitchen and cooking supplies
Bedding and home comforts
(Mattress, laundry basket,...)
Personal care items (towels, skincare products,...)







## Best places to do your food shopping

For food and drinks: Tesco, Sainsbury's (Market Place, citycentre location)

For bedding material, fashion-related: Prince Bishop's shopping centre (centrally located)

## My Guide to Budgeting for Postgraduate Students

Zoe | Astronomy PhD



### A Guide to Budgeting

#### How will your studies be funded?

- Faculty-based funding opportunities
- Scholarships and bursaries
- Commonwealth shared scholarships
- Loans

#### **Expenses**

- Tuition fees
- Accommodation
- Food and drink
- Utilities
- □ Travel
- Costs related to study
- Non-essential expenses





- In-college options
- Central Durham
- Gilesgate
- Surrounding villages

#### Shopping

- Tesco express in central
   Durham
- Delivery
- Gilesgate





### A Guide to Budgeting

#### **Academic Equipment**

- Grants
- Awards
- Equipment budget
- College
- **Sponsorships**

#### **Academic Travel**

- Grants
- Awards
- o Travel budget?
- College
- Sponsorships



#### Partake in competitions and awards

#### **Jobs**

- DU Student Ambassador
- Tutor
- Invigilator
- Marker/demonstrator
- Outreach





### **Financial Support**

- Scholarships <a href="https://www.durham.ac.uk/study/scholarships/">https://www.durham.ac.uk/study/scholarships/</a>
- College support
- $\hspace{0.5in} \circ \hspace{0.5in} \textbf{Cost of living hub} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \hspace{0.1in} \underline{ \hspace{0.1in} \underline{ \hspace{0.1in} \hspace{0.1in}$
- O Money advice <a href="https://www.durham.ac.uk/colleges-and-student-experience/student-support-and-wellbeing/student-money-advice/">https://www.durham.ac.uk/colleges-and-student-experience/student-support-and-wellbeing/student-money-advice/</a>



## Thank you for listening!

