

**UWS Peer Guide
for students studying on a budget**



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We would like to thank the students studying on a budget at UWS for sharing their experience.

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UWS Peer Guide

for students studying on a budget

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Studying on a budget at UWS

Going to university can place a strain on your finances, especially for students on a strict budget. Our financial situations can sometimes define our lifestyle but UWS life is full of opportunities for the money-savvy student.

Many UWS students have found smart ways to handle their finances and get the most out of their money. These students have shared some tips to help make studying on a budget as easy and enjoyable as it can be. You'll find these hints throughout this booklet – you may even have some to share with your friends.

This guide also offers information about the kinds of costs you might have, how you can save money and how to have a social life when money's tight.

Finances and budgeting

- **Organise your finances** before you start uni. Look ahead to plan for when money will be tight. Sound boring? Not as boring as having no money and a massive credit card debt.
- **Make a budget and stick to it.** There are many free resources available including smart phone apps and online budget planning tools.
- **Access** detailed information on money matters and make appointments with Welfare Officers who can help you plan your finances. Visit the UWS Student Welfare Services page at www.uws.edu.au/welfareservice.
- **Don't get a credit card** if you can help it. The temptation of overspending can get the better of us sometimes and can make it hard to control our finances.
- **Pay all your expenses** before indulging in a treat. Don't forget you will need textbooks, study materials and money for printing in the library.
- **Be aware** of the difference between needs and wants when you are tempted to buy something. Try walking away and see if you still need or want it the next day.
- **Get help** before a problem gets big. Let people know if you are having trouble making payments and get help to sort it out.
- **Treats should be budgeted for.** Save for personal indulgences or ask children to earn treats by helping you with chores around the house.
- **Discuss your finances** with your parents or partner so they understand your position – this can avoid conflicts over money and they may have had similar experiences themselves.

Budgeting facts and tools

The UWS Student Welfare Service has a range of financial fact sheets available online at www.uws.edu.au/welfareservice.

The Student Welfare Service also offers a range of budgeting tools and resources saved on a handy USB to help you plan your finances. You can get this USB for free from a Welfare Officer on campus.

Emergency finance

- **Talk to a Student Welfare Officer** if you are in a financial emergency. They can offer short-term solutions and work with you to bring your finances under control www.uws.edu.au/welfareservice.
- **Food vouchers are available** through Student Welfare Services for those in genuine hardship.
- **Community organisations can assist students who are struggling** to pay their bills due to various financial difficulties. They can help you with food vouchers, food parcels, cheap clothing, and vouchers for phone, electricity and water bills if you're really in trouble. These organisations include St. Vincent de Paul, the Salvation Army, Lifeline and Anglicare.
- **Confidential counselling services** are available to students. They are there to listen and help, no matter your problem. To find out more and make an appointment visit www.uws.edu.au/counsellingservice.

Uni fees and expenses

- **Census date matters!** If you think you won't be able to complete a unit you must drop it before the census date or you will still have to pay the unit fees. Be sure to sort out your enrolment before it costs you!
- **Census date is the last day to apply for FEE-HELP loans.** Remember to enter your Tax File Number and submit your Request for FEE-HELP Assistance form in MySR to defer your tuition fees.
- **All students have to pay their tuition fees** at some point. International students must pay their fees to accept their place at UWS, however Australian Citizens can defer their fees using HECS-HELP or FEE-HELP. These are loans that are supported by the Australian Government which allow you to study now and repay your fees later. For detailed information on your student finance visit www.uws.edu.au/fees.
- **Plan your finances** – knowing how much your course costs can help. You can calculate your fees online at www.uws.edu.au/calculatingyourfees. Otherwise, you can contact Student Finance at enrolments@uws.edu.au.

Scholarships

- **Scholarships** can help you financially while studying. There are many UWS scholarships available – check which ones you are eligible for online at www.uws.edu.au/scholarships.
- **Scholarship money is very useful!** Many students use their funds to buy learning materials like textbooks or a laptop.
- **Scholarships are competitive.** Give yourself an advantage by finding out the eligibility criteria for the scholarship you want and preparing your application in advance.
- **Do you receive a Centrelink payment?** If so, you may be eligible for the Centrelink Start Up Scholarship. Head to the scholarships page for more information.

Work

- **Consider getting a casual or part time job while studying.**
- **Tell your boss that you are studying.** Many of them will be flexible as they were students once too!
- **Can't work during session?** Try working longer hours during session breaks. Try temp employment agencies or Christmas retail work for shorter contracts.
- **Apply for casual work at the uni** such as for Orientation 'Ask Us' Assistants, Student Central casuals or cataloguing the Library. Find out more and sign up to the Careerhub job board at the Careers and Cooperative Education website www.uws.edu.au/careers.

Library and books

- **When buying textbooks, have a look at your reading list.** You don't have to buy every book on your list. Photocopy the pages you need from reference books. You can also use the Library's reserve room resources.
- **Ask about your Liaison Librarian** at the loans desk. They will have specific information about your course, can show you through the free online eResources tool and help you locate books on your reading list.
- **UWSCoconnect book vouchers** are available for students with financial problems. Applications are open very early each session. Get an application form online from the Student Welfare Service at www.uws.edu.au/welfareservice.
- **Buy second-hand books** from other students – or sell yours to make some money.
- **Borrow DVDs** from the library or get out a novel - there's more to UWS libraries than academic books!
- **Library fines build up fast** – have a system for remembering when your library books are due. Overdue books and outstanding fines can stop you from progressing or graduating.
- **Ask your lecturer** about the edition of the text they are recommending and why. Older editions can usually be purchased for much less and the differences may be quite small.
- **Public libraries** may run educational children's programs for free. Have a look at your local council website to see what's available. You can also borrow children's books and DVDs from the UWS Library.

Learn to love the library

Spend time familiarising yourself with your library resources.

Do a tour – it'll help with navigating the library and how to search for books, journals and other useful resources.

Also check out the library website and the relevant library resources for your discipline, such as the main journals, books and databases for your area.

<http://library.uws.edu.au>

Computers and printing

- **Be careful** not to exceed your internet download limit or you could face huge fees. It's really easy to do if you download a lot of videos.
- **Put your name and number on your USB.** It's horrible to lose all that hard work and buying a new one can be expensive.
- **Protect your computer** from viruses by downloading free anti-virus software from a reputable source. Remember to keep it updated for the best protection.
- **Printing in the library adds up** – think before you print.
- **Print on both sides** of the page to save paper costs.
- **Buy generic brands of ink.** They will be significantly cheaper than branded cartridges.
- **Unused printouts make great note paper** – just don't mix it up with your current documents!
- **Save your notes on your USB** rather than printing everything – only print when you really need to.
- **Try not to print your assignments** when editing them. You will save on the cost of ink and paper.
- **Cheap, unused ink cartridges can help you cut costs.** Remember to make sure they are compatible with your printer.

Uni freebies

- **Need help doing your tax return?**
The Student Welfare Service offers assistance with tax to eligible students earning less than \$50,000 per year. The service is offered from July to October. www.uws.edu.au/welfareservice.
- **Go to events, exhibitions and observatory open nights** held by the uni. They're a great opportunity to see what's happening around UWS and to go out with friends.
- **Attend UWS O-Week** for information about what UWS offers and pick up some great freebies too. O-Week runs during week one of each session.
- **Be a better job candidate** when you graduate by getting involved with Careers and Cooperative Education. With free workshops, Career Consultants and exclusive job listings, many students have improved their skills through the service. Drop in to the Penrith office or check out the website at www.uws.edu.au/careers.

Savings

- **Serious about saving money?** Open a high-interest savings account and deposit money regularly.
- **Hold a garage sale** to get rid of old or unwanted items, or sell them on eBay.
- **Student concessions can equal great savings.** Be sure to present your card at movies, museums and art galleries to get a discount. You may also be eligible for a travel concession sticker – ask at Student Central.
- **Make a voluntary payment on your HECS-HELP** to get a little bit of a discount. For further information visit the Australian Taxation Office Study Assist page at www.goingtouni.gov.au.

Travel

- **Find out if you qualify for a travel concession** – it could halve the cost of your travel! Apply at Student Central.
- **Save money on public transport** – check the prices of weekly or monthly travel passes.
- **Free shuttle buses** operate on most UWS campuses making it easy to get to stations and around campus.
- **If you drive, buy a yearly parking permit.** The permit is good value and costs less than a parking fine! If you don't have a parking permit, try parking in a quiet street off campus. To buy a parking permit visit the website at www.uws.edu.au/parking.
- **How much do you need your own car?** If you can share with your partner or parents, do it! If you have a car, keep it in good condition by regularly checking your water, oil and tyre pressure. Driving with low tyre pressure increases fuel usage and tyre wear. A little attention can save a lot of money and stress.
- **Shop around for cheap fuel.** Some independent petrol stations offer cheaper prices and supermarket chains often have voucher discounts. Put your voucher in your car so it's handy when you fill up.
- **Staying at uni** between classes can cut the cost of petrol and give you study time.
- **Carpooling saves money** and is a great way to meet other students living near you. UWS has partnered with local government to support Western Sydney Carpool, a service that matches people with similar journeys. To find out more and register visit www.wscarpool.org.au.

Travel green, save money

Try riding a bike to campus to really save money. Check in advance that your route will be safe and be sure to wear a helmet.

You can join other UWS riders in the Bicycle User Group by emailing uwsbug@uws.edu.au

Accommodation

- **Need to move out of home?** Consider getting shared accommodation with some friends or other students to share resources and help make rent cheaper. Check notice boards around campus to see what's available, or check online www.uws.edu.au/livinglocal.
- **Talk to your house mates about paying bills before they arrive.** Everyone will know what is expected of them and it takes some of the stress out of paying.
- **If you are sharing an internet connection,** have an agreement that no one downloads an excessive amount of data. If that isn't possible, consider changing to an unlimited download plan or have that person commit to paying any excess charges.
- **If you're living at home, think about staying there.** Even if you have to pay board, it's probably cheaper than leaving home or setting up with house mates who may or may not help with the expenses.

Living expenses and bills

- **If you use a mobile phone a lot, consider going on a plan instead of prepaid.** Shop around for the best deal to avoid topping up your credit excessively.
- **Saving energy means saving money.** Close the doors to unused rooms to reduce the area that you need to heat or cool down with an air conditioner. Keeping curtains closed can help save energy, too.
- **Don't get a pet on impulse.** Pets are nice but they take time and money to look after.
- **Put money away for bills,** such as \$20 a week for the telephone. Think of it as already belonging to your telephone provider so you won't be tempted to spend it.
- **Your bills will add up!** When connecting services such as phone and internet ask if it's the best deal they can offer. Many companies will give discounts when asked.
- **Try natural cleaners** like vinegar and bi-carbonate soda. They are often as effective as expensive household products.
- **Wait until you have a full load of laundry** or dishes before using the washing machine or dishwasher.
- **Cut down on water usage.** Take shorter showers and water your garden with rain or shower water to save money and be environmentally friendly.

Food and recipes

- **Learn a few recipes** and take turns with your house mates to cook dinner.
- **Have a no-cook meal plan** for nights that you are busy or tired. Frozen meals, baked beans on toast or a canned soup could save you \$20 on takeaway.
- **Stock up on non-perishable food** so you're never without.
- **Learn to make your favourite takeaway** or buy it on a night that they have a discount – you'll still be able to enjoy your favourite foods.
- **Try to limit how many times you go out for meals.** Home cooked meals will cost less and may be more nutritious for you.
- **Cook extra and freeze leftovers** for an easy meal, or take it for lunch the next day.
- **Pack your lunch for uni.** If you have children, you can make theirs at the same time.
- **Get a refillable water bottle** instead of buying bottles of water.
- **Try a slow cooker meal.** It's quick and you can prepare in the morning and you have dinner ready when you get home. You can use cheaper cuts of meat too.
- **Make a shopping list** before you go shopping and don't shop while you are hungry!
- **Independent supermarkets are often cheaper than large chains.** Keep an eye out for catalogue specials for extra discounts.
- **Cut down on coffee** or try bringing it in a travel mug. One less coffee each day could save you \$15 a week. In a month you could afford that luxury you've had your eye on.
- **Convenience purchases are expensive** – don't buy things at a petrol service station that you can get cheaper at a supermarket. You can save a lot of money by planning ahead.
- **Grow your own herbs and vegetables.** It's cheap, quite easy to maintain and nothing beats the taste of fresh vegetables.

Cook like a Masterchef!

Masterchef 2011 contestant Jay Huxley has some quick, easy, delicious recipes for students studying on a budget. Check them out on the Student Welfare Services website:

www.uws.edu.au/welfareservice

Shopping

- **Exercise some willpower** when out shopping and avoid impulse buying.
- **Buy in bulk** or find someone who will go halves on bulk deals so that you can both save money.
- **Learn to separate wants from needs.** Buy groceries and textbooks before you buy a magazine or DVD.
- **Shop at discount and dollar stores** for stationery and basic household essentials.
- **Shop around** before you buy more expensive items or ask for a discount.
- **Lay-buy more expensive items** so you can pay them off gradually.
- **Make a shopping list** before doing shopping and make sure you stick to it. Planning ahead will reduce your temptation to buy things you don't really need.
- **Try op shops and vintage stores** for second-hand crockery, clothes, accessories and furniture. People often donate new and brand name items – take the time to look and you may find a bargain!
- **Shop-a-dockets** and other coupons can come in handy when looking for a bargain. Check the back of receipts and websites for coupons.
- **Whitegoods like fridges or dryers are available from seconds suppliers** at a significant discount. Do an internet search to find a supplier in your area.
- **Shop ahead for gifts to find special deals**, avoid peak prices just before Christmas and lessen the financial strain of the holiday season.

Entertainment, socialising and recreation

- **If you need a baby sitter, ask a friend.** You can return the favour later and you both benefit.
- **Socialising needn't be expensive.** Call up a friend and watch a DVD or make lunch together. Have people over for coffee instead of going out. Go for a run together instead of the gym.
- **Regular nights out can be expensive.** Cutting down on smoking and drinking will free up money for other things. Your wallet and your liver will thank you.
- **Go to independent cinemas** for cheaper tickets, or know your local discount ticket night.
- **Pubs and RSLs** often do lunch or dinner deals at a reasonable price.
- **Do an internet search for 'What's on this weekend'** for events around Sydney that are low cost or free.
- **Have an international cooking night** at home with friends. Choose a cuisine and ask your friends to bring a dish. It's healthy, cheap and fun.
- **Let your friends know that you are trying to save.** They probably want to as well.
- **A day at the beach can be fun** and cheap. Take your lunch and public transport.
- **Many local parks have skating facilities, BBQ areas and gym circuits.** They're a great way to get out of the house without opening your wallet.
- **Check out local scenic walking tracks** – Sydney Harbour and the Blue Mountains have plenty of options available. For local options, check out nearby parks and your local council website.

MATES@UWS

Feeling alone or want to make new friends? Come to MATES@UWS session. MATES@UWS is a peer support program and a great way to meet other UWS students.

Times and locations are online at www.uws.edu.au/mates

Personal wellbeing and relationships

- **You need to take time out for yourself.** Make 'me' time to do things you enjoy as well as socialising, studying and working
- **Walking is free** and a great way to clear your head and get out of the house.
- **You may need to take time off work during exams.** Look ahead and budget so you can give yourself the time you need.
- **Keep your health in check!** Go to the dentist for regular checkups. Get your eyes tested. Get health insurance that entitles you to rebates on the health services you need most.
- **Eat a healthy diet** as it will help in all areas of your life, from health to stress management. Find a balance between treats, common sense and being kind to yourself.
- **Make time for your friends.** It's easy to lose contact if you don't see each other regularly.
- **Don't let life get on top of you.** If you need someone to talk to, try the free, confidential counselling service offered by UWS. There is more information online at www.uws.edu.au/counsellingservice.

How UWS can support you

The UWS Counselling Service offers students a chance to talk about problems including relationship difficulties, mental health concerns and traumatic life events. It's free and confidential.

The Counselling Service also offers individual and group programs aimed at assisting students with adjusting to university life and developing skills including managing exam anxiety, presentation skills, time management and study skills.

www.uws.edu.au/counsellingservice

Student Welfare Service

UWS Student Welfare Service provides advice, support and assistance to students on a range of issues.

Welfare Officers are professionally trained to assist students to deal with problems that may arise during their time at UWS. Types of support provided include:

Academic advocacy, advice and support

- understanding UWS policies, processes and forms
- Applications such as special consideration, review of grade and withdrawal without academic penalty
- Support at academic and non academic misconduct hearings
- Exclusion appeals

Financial support and advice

- Textbook vouchers for use at UWSconnectbooks- available at the beginning of Autumn and Spring sessions
- Emergency financial assistance to assist with the cost of education related and everyday living expenses, including interest free loans, and grants
- Emergency food cards- Woolworths food cards for students in immediate financial distress (As a one off, and on a case by case basis)
- Tax help- to assist students in completing their tax return online via the ATO's e-tax system
- Financial information and resources- Including tips on how to create a budget, and referral to financial counselling services

Other assistance

- Centrelink advice
- Accommodation assistance
- Sexual health matters
- Referral to other services
- Elite Athlete advocacy and support
- MATES@UWS program- mentoring scheme for first year students

Contact Student Welfare Service

Bankstown Campus
Ph: 02 9772 6338

Campbelltown Campus
Ph: 02 4620 3013

Hawkesbury Campus
Ph: 02 4570 1965

Parramatta Campus
Ph: 02 9685 9366

Penrith Campus
Ph: 02 4736 0674

Email: welfareservice@uws.edu.au
www.uws.edu.au/welfareservice

Student Support Services

UWS offers a range a range of free professional services, programs and special activities for students through Student Support Services.

Counselling Service

If you are feeling confused or overwhelmed during the first few weeks of session, don't hesitate to make contact with the UWS Counselling Service on your campus. These services are free and confidential and can help you get back on track before matters become too overwhelming.

Central Booking number: 02 9852 5199

Email: counselling@uws.edu.au

www.uws.edu.au/counselling/service

www.uws.edu.au/ecounselling

Disability Service

If you have a disability, chronic health problem or temporary health condition that may impact on your ability to meet the demands of university, you may want to talk with a Disability Advisor to see what special adjustments may be available to you.

Central Booking number: 02 9852 5199

Email: disability@uws.edu.au

www.uws.edu.au/disability/service

Chaplaincy

Phone: 02 9685 9324

Email: v.powidzki@uws.edu.au

www.uws.edu.au/chaplaincy

Student Central - your first point of contact



Each campus has a Student Central where you can pick up forms and brochures, lodge forms and seek advice about a wide range of student issues, including admissions, enrolment, examinations, graduations, special requirements, course transfers, results and review of grades.

Student Central Infoline
1300 668 370
studentcentral@uws.edu.au

Opening hours

All Student Centrals generally operate from 9:00am to 5:00pm Monday to Friday and are closed on public holidays.

Student Central locations

Bankstown campus	Building 1
Campbelltown campus	Building 5
Hawkesbury campus	Building K4
Parramatta campus	Building EJa
Penrith campus	Building K

www.uws.edu.au/studentcentral

Information and services

A-Z Guide

UWS terminology explained
www.uws.edu.au/a-zguide

Accommodation

www.uwsvillage.com.au
<http://residences.uws.edu.au>
www.uws.edu.au/livinglocal

AirUWS

UWS wireless network
www.uws.edu.au/airuws

Bridging Programs

Maths and Academic Literacy
Email: unistep@uws.edu.au
Phone: 02 4736 0850
www.uws.edu.au/bridgingprograms

Campus Connection

Online interactive website for UWS students
www.uws.edu.au/campusconnection

Campus maps

Interactive and printable maps
and transport access guides
www.uws.edu.au/campusmaps

Careers & Cooperative Education

Email: careers@uws.edu.au
Phone: 02 4736 0424
www.uws.edu.au/careers

CareerHub

Jobs, placements and careers events
<https://careerhub.uws.edu.au>

Chaplaincy

Phone: 02 9685 9324
Email: v.powidzki@uws.edu.au
www.uws.edu.au/chaplaincy

Childcare

www.uws.edu.au/childcare

Connectbooks

www.connectbooks.com.au

Counselling Service

Central Booking number: 02 9852 5199
Email: counselling@uws.edu.au
www.uws.edu.au/counsellingservice
www.uws.edu.au/ecounselling

Current Students site

News and information for current students
www.uws.edu.au/students

Disability Service

Central Booking number: 02 9852 5199
Email: disability@uws.edu.au
www.uws.edu.au/disabilityservice

Exchange programs

www.uws.edu.au/exchange

ITS Service Desk

Email: its servicedesk@uws.edu.au
Phone: 02 9852 5111
www.uws.edu.au/its servicedesk

Library

Phone: 02 9852 5353
<http://library.uws.edu.au>

MATES@UWS

Transition and mentoring program
Email: mates@uws.edu.au
www.uws.edu.au/mates

Mature age student drop-in groups

Phone: 02 9852 5199
www.uws.edu.au/matureage

Information and services (continued)

nUWS

Online student newsletter
www.uws.edu.au/nUWS

Orientation

Find out more about Orientation
www.uws.edu.au/orientation

Parking

www.uws.edu.au/parking

PASS (Peer Assisted Study Sessions)

Email: pass@uws.edu.au
www.uws.edu.au/pass

Print Services

Order your printing and binding online
www.uws.edu.au/printservices

Scholarships

Email: scholarships@uws.edu.au
Phone: 1300 897 669
www.uws.edu.au/scholarships

Security and Emergency Information

24-hour Security Hotline: 0414 240 458
First Aid Emergency: 02 4736 0300
Police Assistance Line: 131 444
www.uws.edu.au/security

Services for Indigenous Students

Phone: 1800 032 923
www.uws.edu.au/indigenous

Services for International Students

Email: internationalstudy@uws.edu.au
Phone: +61 2 9852 5499
www.uws.edu.au/international

Skills workshops

www.uws.edu.au/skillsworkshops

Student Central

Your first point of contact
Student Central Infoline: 1300 668 370
studentcentral@uws.edu.au
www.uws.edu.au/studentcentral

Student Representation & Participation

Email: advocacy@uws.edu.au
www.uws.edu.au/student_representation

Student Services Fair

Find out more about UWS services
www.uws.edu.au/servicesfair

Student Welfare Service

Email: welfareservice@uws.edu.au
www.uws.edu.au/welfareservice

UWSConnect

Email: contact@uwsconnect.com.au
- Bankstown 02 9772 6337
- Campbelltown 02 4620 3601
- Hawkesbury 02 4570 1159
- Parramatta 02 9685 9106
- Penrith 02 4736 0734
www.uwsconnect.com.au

UWS Facebook page

Become a fan of the official
UWS page on Facebook
www.uws.edu.au/facebook

UWS Student Info Twitter

Follow us on Twitter for enrolment news,
jobs and events
www.twitter.com/uwsstudentinfo

Notes

Notes

www.uws.edu.au