Budgeting case study – 4

Overseas student living on campus

Jess, 19, is from Vancouver, Canada. She is living in the student residences on Penrith Campus while she studies full-time for a Bachelor of Arts. She is in her second year of her degree.

Jess pays $139 per week rent, but she is a Resident Assistant for Penrith Residences, and this job covers the cost of her rent. Being a resident assistant means that one day each week and one weekend each month, Jess is on duty when the housing office is closed. She takes over the role of management, provides basic first aid, lets people in when they’ve forgotten their key, etc.

The rent for unit in the student residences covers electricity and furniture. The phone in the unit can make internal calls (within the uni) and receive calls only. Jess buys a Telstra calling card to make calls to home, which costs her around $60 each session. Her mum phones once a week.

Jess’s fees as an overseas student are around $8,500 per session, and her parents pay all her fees. She pays for her textbooks each session, which cost around $100. Accommodation and expenses are additional.

Jess has a laptop that her parents sent her from home, and uses the internet, which costs $99 per session for unlimited hours. She uses friends’ printers to print her assignments. Jess also works nine hours per week as a professional note-taker for students with a disability, taking notes in lectures. She is paid $21.51 per hour, and this salary covers her living expenses.

Food costs Jess $50 per week. She shops at Franklins for groceries, and finds the butcher cheaper for meat, and the Growers Market in her local shopping centre has better quality fruit and vegetables.

Jess doesn’t have a car, but she is able to catch a local bus for $2.90 that goes to Penrith for shopping. She spends about $20 a fortnight on entertainment—parties, nights at the Uni Bar, coffee at Penrith Plaza, etc.

Last break, Jess used her savings to go on a holiday with three friends. They caught the train and stayed in a cabin, which cost $450 for a week.