

THE LITTLE EXTRAS

Now you've got all your big costs covered, what about the little costs. It's good to have some money budgeted for entertainment, clothes and cosmetics. There may even be the odd dentist bill to pay.



Life is full of surprises but if you plan ahead and figure out a budget that works for you then you should be able to handle them.

If you're just starting to think about your budget, check out the budgeting tool on the [Sorted](#) website.

If you're able to get a [Student Allowance](#), the maximum amount if you're single, under 24 and living at home is \$141.62* (not including accommodation).

The most you can get for [Student Loan](#) living costs is \$178.81* (you can't get both the full amount of living costs and the Student Allowance at the same time).

You'll need to use the [eligibility test](#) to find out what you're able to get.

HOW MUCH A WEEK WILL YOU PUT ASIDE FOR THE LITTLE EXTRAS?

Surely there must be something - coffee, movies catching up with friends on a friday night?

\$0

Great. This isn't too far off what most people need. And if you don't use it you'll have more the following week.	\$10-20
Not bad. You'll have to stick to your budget or maybe cut back on some things.	\$30
Love shopping and going out? You might have to look at your budget again.	\$40



Remember if you're finding budgeting hard, your parents, teachers and other people in your life will be able to share their experience.

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*Rate at 1 April 2017 after tax