

## Money tips from Peer Learning Advisors: September 2018

### Food

- As much as possible, buy grocery when they are on sale! If I'm sticking to a particular brand of shampoo/food/etc. I make it a habit to check if it's on sale and where (Coles/Woolies). I hoard non-perishables when they are half price or so and I regularly check catalogues on Mondays. If the item that I need is not urgent and I saw that it will be on sale that week. I'll just postpone going to grocery so I could purchase it for a good deal.
- Cook if you can. I rarely eat out if I will not go out with friends. Cooking saves a lot of money. If you are okay with eating the same meal for the next few days, this is perfect!
- My tip to save on food is to plan meals in advance, only buy what's on the list and never (ever!!!) go to the supermarket when you're hungry
- Another thing to consider is community pantries and food co-ops. For a small fee you can become a member and buy portions of food that was bought in bulk hence cheaper and even cheaper if you volunteer a few hours of work. It builds the strength of your environmental karma too!
- Cooking is the best option, I can confirm that! You can also join the vegetarian society; they do lunches during the week for \$5! It was a few years ago but it's probably still cheap as chips. The best way to get cheap take away is to go around a food court (possibly this only works in the city) at closing time (3-4pm I would say). The leftovers from lunch time are sold less than half price.
- COFFEE! If you're into coffee, maybe get an 'aeropress' plunger-type & a grinder (makes delicious single serves long blacks, but I also use mine to make lattes) and buy nice beans from Campos to make coffee at home. Coffees are good for socializing, but having an aeropress & a keepcup to make the regular morning cuppa can save tons too ...
- I use to go Paddy's produce market late on Sunday afternoon - pretty much everything was \$1 kilo!

### Health

- I wonder about the obvious stuff like bulk billing doctors? I had no idea what it was for quite a few years after I arrived in Australia!
- Instead of joining a gym you can earn cash by walking people's dogs
- If you like exercise, I highly recommend getting a bicycle and using that to get around the inner west especially as international students don't get discounts on Opal. The main roads can be daunting, so worth learning the back streets/bicycle paths, which are actually pretty nice. I rarely take the bus unless it's pouring or have to go farther than 25 mins+ ride from my place - saves tons of cash.

### Accommodation

- Alas rent is often the biggest expenditure and difficult to escape. If you don't mind the somewhat lack of stability you can register as a house sitter and stay rent free at people's houses when they are away. You can build yourself a nice portfolio that can give you gigs for years. Some go away for months at a time or have pets to look after which is cool when you like animals but can't have one.
- Did you know that the uni has a student run accommodation co-op? Or access to somewhat affordable accommodation in various places? A simple room on campus in Camden is ~150 per week or less and that can be useful at times! Accommodation near main campus is more

expensive but not as much as other places. Of course they may be in high demand but if you get in early you might get lucky.

### Shopping

- Find deals and vouchers online. There are tons of this! Just be patient and resourceful. My friends and I always get free cheese / meals from websites
- If you're an online shopper then you need to install Honey. It's a browser extension that automatically searches and applies the best coupon codes it can find.
- For everything else there are op shops, I am a massive fan of these. Same idea with your environmental footprint.
- Check out the woman who launched 'buy nothing new' month, she has all the ideas on how to live with less and keep your money for other essentials or savings.

### Transport

- The best option for car rental is no birds at Bayswater. The best option for cheap transport is a bicycle, with baskets etc you can carry groceries. With a little ingenuity you can attach a trolley to use as a trailer.
- On the subject of transport .. Uber Pool > taxis. Though not the best if you're in a hurry ... can meet interesting people that way too if you like chatting up new people.

### Staying organised

- Track expenses. I have an excel file of my expenses to make sure that I don't spend too much on shopping or unnecessary stuff.
- Always plan and save for later. It seems almost impossible to finish one's study in three years, so it is important to save some money for any extension periods. Otherwise, it will be hard if you finished your current funding and still struggling to finish your study.

### Scholarships, jobs, and other funding opportunities

- For students, scholarship is very important financial resource. Even all the scholarships are very competitive. Still try to apply as many as possible (of course, always aim for the ones that you are qualified; e.g. never apply for a research scholarship if you are doing coursework. If you are a staff member, pay attention to the reward in your working/research area. Winning awards does not only bring you some extra money, it will also help a lot in your career development.
- Try to find some casual jobs if you have extra time. I feel so lucky and happy to work as a PLA. I can make some extra money every week and I can learn a lot useful things. So if you can, find a job as interesting as PLA and you will enjoy working.
- Also, if you are a bilingual or multilingual, you can always try to sell your language skills. Isn't it nice to make some extra money by chatting with others?
- Now to get free stuff or earn a little cash you can volunteer in research projects. I remember the ones from the school of economics being quite lucrative but there are plenty others. Usyd lists them all on one page somewhere on the website!
- If you're a big fan of a particular thing like clothes or shoes or sport and so on, try getting a job in a shop etc. They will offer you a staff discount in most cases.
- For scholarship etc. check and register with all the professional societies in relation to your field of study, they have tons of scholarships or awards to apply for and often joining is free for students.

- I hear some people make a bit of pocket money by becoming English tutors online for say kids or adults in foreign countries. It is not well paid compared to normal tutoring but may be better than hospitality earnings still!
- If you're into it you can sell stuff on line. Especially if you have some skills (and time) in picking up discarded furniture etc and giving them a make over so they look good!

#### Points of contact

- When things become really tough then do reach out to the uni financial assistance services. They have bursaries and interest free loans. They will also be able to point you towards other sources of help. The SRC/ SUPRA has very good resources too and can help you deal with Centrelink, find cheap housing, get out of trouble etc!
- Look for blogs or podcasts etc about money. They are full of resources so you can find what works for you and your own situation. I'm going through the pineapple project at the moment.
- I never had anyone talking to me about money in the PLA role. I find even friends don't really do that either, seems a bit taboo really. I heard about people getting together in "investment groups to chat about what works for them when they buy shares etc. Perhaps students can form "finances groups" so they brainstorm how to live cheaply or earn a bit more. It would help bringing the taboo down I think.