

# TOP TIPS



for



# Budget



# Friendly

# LIVING



# The cost of living in Australia is putting a lot of financial pressure on students.

In this guide, we will provide you with some helpful tips and tricks for saving money, as well as information about where to go for further help if you need it.

Being worried or stressed about money can have an impact on your wellbeing and mental health.

If you need support in this area, RMIT has free counselling available to all currently enrolled RMIT students. You can book an appointment or find out more via the QR code.



Let's start by saying that with the price of rent and food right now, it is hard to imagine that we can change much about our financial positions.

Many of us are working as much as we can already, and there are economic decisions being made that are WAY out of our control and are having an impact on the cost of living. It's not our fault.

Having said that, it can be a good idea to spend some time reflecting on our mindset and relationship to money.





# Budgeting

**When money is tight, it is particularly important to create a budget so you know that your basic expenses are covered and how much extra you might have to play with.**

**There are loads of useful tools online to help you create a budget, but here is a link to a pretty good one:**



## Track Your Spending

Next, you might want to consider tracking your spending to see if there is anything you can cut back on. Is money disappearing on non-essentials like snacks, impulse buys or alcohol?

Track your spend for a month and find out:  
**[moneysmart.gov.au/budgeting/track-your-spending](https://moneysmart.gov.au/budgeting/track-your-spending)**

## Be Money Smart...

Visit the Money Smart website for further resources:

How to manage the cost of living:  
**[moneysmart.gov.au/budgeting/manage-the-cost-of-living](https://moneysmart.gov.au/budgeting/manage-the-cost-of-living)**

Money tips in other languages:  
**[moneysmart.gov.au/publications-and-resources/money-tips-in-other-languages](https://moneysmart.gov.au/publications-and-resources/money-tips-in-other-languages)**



# Bills

You want to make sure you are on the best deal for all your utilities (Gas, Water & Electricity). You can use this Victorian Government comparison site to see how your provider compares to others and make the switch if you find something better **[compare.energy.vic.gov.au](https://compare.energy.vic.gov.au)**

If you are finding it hard to pay a gas, electricity or water bill, the first thing you can do is reach out to your supplier and let them know you are struggling. Energy companies must provide some support and flexibility which usually comes in the form of a payment plan.

If you have a concession card and you are experiencing financial hardship you may be eligible for a utility relief grant to help you pay your bill.

You can find out more information about this in the link below  
**[services.dffh.vic.gov.au/utility-relief-grant-scheme](https://services.dffh.vic.gov.au/utility-relief-grant-scheme)**





## LOW INCOME HEALTHCARE CARD APPLICATION AND CONCESSIONS

If you are a local student, who is receiving a Centrelink payment you may be eligible for a low-income healthcare card.

Benefit includes:

- Discount myki
- Concessions to utility bills (they won't charge late payment fees or disconnect if late)
- Bulk billed healthcare (GP appointments)
- Concessions to recreational activities (ie. Musuem's)
- PBS Scheme (discounted access to medication)
- Discounted car registration

Visit: **[servicesaustralia.gov.au/low-income-health-care-card](https://servicesaustralia.gov.au/low-income-health-care-card)**

# Finding Work

Finding work can be time consuming and disheartening, but there are people here to help!



## RMIT JOB SHOP

This service is dedicated to helping students find employment while they are studying and after they graduate. They run many sessions throughout the week, keep an eye on their web site.

[rmit.edu.au/students/careers-opportunities/jobs-careers-employability/job-shop](http://rmit.edu.au/students/careers-opportunities/jobs-careers-employability/job-shop)



## TIPS FOR INTERNATIONAL STUDENTS

RMIT: [www.rmit.edu.au/study-with-us/discover-rmit/tips-from-job-shop-on-how-international-students-can-get-job-in-australia](http://www.rmit.edu.au/study-with-us/discover-rmit/tips-from-job-shop-on-how-international-students-can-get-job-in-australia)

List of job search engines:  
[rusu.rmit.edu.au/rusuresources#employment](http://rusu.rmit.edu.au/rusuresources#employment)

## VOLUNTEERING

Volunteering is a great way to gain skills and experience which will make you more employable.

RMIT: [rmit.edu.au/students/careers-opportunities/volunteering](http://rmit.edu.au/students/careers-opportunities/volunteering)

RUSU: [rusu.rmit.edu.au/volunteer](http://rusu.rmit.edu.au/volunteer)



# Housing

Finding affordable housing can be very tough. As a starting point, check out the link below, which gives a good snapshot of the different options available to you:

**[rmit.edu.au/students/student-life/accommodation/housing-options](https://rmit.edu.au/students/student-life/accommodation/housing-options)**

For longer term affordable rental properties for Australian citizens try Victoria Affordable rentals:



## **Facebook Housing Groups:**

- Fairy Floss Real Estate
- Queer Housing Naarm
- Trans Housing Naarm

## **Living independently for the first time?**

Moving out of home for the first time can be daunting, see the link below for helpful tips on what to expect:

House share info:  
**[moneysmart.gov.au/student-life-and-money/moving-out-of-home](https://moneysmart.gov.au/student-life-and-money/moving-out-of-home)**

## **Know Your Rights...**

Having issues with your landlord? Need to know your rights as a tenant?

Contact RMIT Legal Service for advice and support:  
**[rmit.edu.au/students/support-services/financial-legal-support/legal-service](https://rmit.edu.au/students/support-services/financial-legal-support/legal-service)**

Alternatively, you can contact the Victorian Tenants Union:  
**[tenantsvic.org.au](https://tenantsvic.org.au)**

## **If you Find yourself Homeless...**

Contact RMIT Welfare as soon as you can (during business hours)

**[rmit.edu.au/students/support-services/financial-legal-support/financial-welfare-advice](https://rmit.edu.au/students/support-services/financial-legal-support/financial-welfare-advice)**

For Community based Crisis accommodation contact Launch Housing:  
**[launchhousing.org.au/get-help](https://launchhousing.org.au/get-help)**

Crisis housing phone number: **1800 825 955**



# Saving hacks

## Buy, swap & sell

Don't buy things new! Buy second hand, swap things with friends or through a registered swap event, and consider selling your own stuff that you no longer need.

Try Facebook Marketplace or Mutual Muse

## Get rid of your car

Cars are expensive to run. The cost of registration is huge and petrol prices are unpredictable. If you can manage it, get rid of your car and take public transport, walk or ride a bike instead.

## Make your coffee at home

The price of a coffee seems ridiculous right now... you can save upwards of \$30 a week just by having a coffee at home instead of buying one.

## Be wise with your subscriptions

How many subscriptions are you paying for right now? And how many do you need? Maybe you can cut down to one or two, or swap around eg. Netflix for 3 months then Disney+ for the next 3 months... and so on.



# Food Hacks

Dr Helen Addison-Smith is a chef, writer and researcher who works for the End Food Waste Collaborative Research Centre. Her favourite food is everything, and her favourite pastime is working out the why behind the what.



## Best before dates are not the best

Food can be past its 'best before' date, but still delicious and safe to eat. These dates just mean that the quality may start to go down after that date, but not necessarily. Food manufacturers sometimes use 'best before' dates to drive customers to throw out food and go buy some new stuff. These dates can get pretty silly – I've seen best before dates on Himalayan sea salt. COME ON. 'Use by' dates are more serious – after this date, food may be dangerous to eat. But even 'use by' dates do tend to be quite conservative. Oh and if you haven't gone to Cheaper Buy Miles yet, go IMMEDIATELY. Take a trolley.

## Frozen assets

Take it from this old hospitality warhorse – you can freeze lots more things than you think. Anything high in fat will freeze well. So this means you can freeze cheese! The British Love Food Hate Waste website is a really great resource for how to best store and freeze your hard won food.



## Beauty is in the mouth of the be-taster

The big two supermarkets reject so much produce because of the way it looks. Bananas can't be straight, cucumbers can't be bendy, and apples can't have a mark on them. This has nothing to do with how delicious they are – and honestly, supermarket produce is just not that delicious. Or cheap! Try the excellent value that comes from seconds suppliers such as Good and Fugly or Farmers Pick. Or just go to the Preston, Queen Vic or Footscray markets on a Sunday arvo – this is when the vendors sell off their produce for cheap. Dollar, dollar, dollar!

## Pickle it, just a little bit

If your produce is looking a little dreary, pickle it! Pickling doesn't need to be a big deal – you can do just a little bit and keep it simple. My go to is the Vietnamese style Đờ Chua pickling liquid. Traditionally done with carrot and daikon, and traditionally used in a banh mi, I've also used it to preserve zucchini, cucumber, onions and bean shoots, and used it on rice noodles, buddha bowls or with eggs in the morning.

Take  $\frac{3}{4}$  cup rice vinegar,  $\frac{3}{4}$  cup water,  $\frac{1}{2}$  cup water and a tablespoon of salt. Bring it to the boil then pour it over your finely chopped vegetables. Store in the fridge for up to a month.

**FIND MORE DETAILS AT:**  
[goodandfugly.com.au](http://goodandfugly.com.au)  
[farmerspicks.com.au](http://farmerspicks.com.au)  
[melbournenow.com.au/blog/melbournes-favourite-markets](http://melbournenow.com.au/blog/melbournes-favourite-markets)  
[cheaperbuymiles.com](http://cheaperbuymiles.com)

# CHEAP & EASY RECIPES

## PUMPKIN THAI CURRY

### Ingredients

1 tablespoon cooking oil  
(any oil will do)  
1 medium onion, diced  
1 red capsicum, sliced  
1 cup pumpkin, peeled and cubed  
1 cup broccoli florets  
3 tablespoons yellow curry paste  
1 tin coconut milk  
Rice to serve

### To garnish (optional):

Chopped coriander  
Lemon or lime wedge  
Crispy fried shallots

### Method

1. Sauté onion in oil in a large frying pan over medium heat for 2-3 minutes.
2. Add red capsicum and curry paste, stir and cook for 2 more minutes before adding in pumpkin, fry for an additional 2 minutes.
3. Add coconut milk, bring to boil then reduce heat to low, put on lid and simmer for 10 minutes, stirring occasionally.
4. Add broccoli, simmer for a few extra minutes until vegetables are cooked
5. Serve over rice.

### Serving suggestions:

Try topping it with chopped coriander, squeeze of lemon or lime juice and some crispy fried shallots.

**More recipes  
and how-to  
videos here:**





## UNREAL SPAG BOL

### Ingredients

1 package of your favourite pasta  
1 tablespoon cooking oil (any oil will do)  
1/2 onion, diced  
4 cloves garlic, minced (2 Tbsp)  
2 carrots, grated or diced  
500g jar of plain pasta sauce  
1-2 teaspoons Italian herbs  
1 can lentils, rinsed & drained  
Salt & Pepper

### To garnish (optional):

Fresh basil, Red chilli flakes

### Method

1. Heat the oil in a frying pan over medium heat. Add the onion and garlic, frying for 2-3 minutes, stirring frequently, until slightly softened and fragrant. Turn down the heat if it starts to brown.
2. Add the carrots and a pinch of salt. Cook, stirring occasionally, for another 5 minutes until veggies have softened, then add pasta sauce and stir to coat.
3. Add Italian herbs and lentils. Bring to a simmer, then continue cooking on low, for about 5-10 minutes, stirring occasionally. Add a little water if the mixture gets too thick.
4. While the sauce is cooking, heat a large pot with water on high heat. Once boiling, cook pasta according to package directions.
5. Serve the pasta into dishes and spoon over your desired amount of sauce.



## YELLOW LENTIL DAHL

### Ingredients

2 tablespoons cooking oil (any oil)  
1 onion, diced  
2 cloves garlic, crushed  
1 green chilli, sliced  
Spice mixture (2 teaspoons turmeric, 1/2 teaspoon garam masala, 1 teaspoon of cumin powder)  
1 cup yellow split peas, rinsed  
2 cups vegetable stock (dissolve one stock cube per cup of water)  
2 cups boiling water  
1 tsp salt  
Rice to serve

### Method

1. Heat oil in saucepan over medium heat and add in onion, garlic and chilli, and sauté for a few minutes until fragrant.
2. Add in spice mixture and stir for another minute or two, followed by yellow split peas, vegetable stock, boiling water and salt.
3. Cover with lid, reduce heat to low and simmer for approx. 30 minutes until liquid is absorbed.
4. Serve over rice.

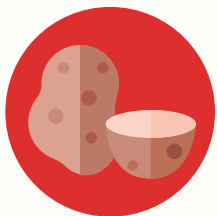
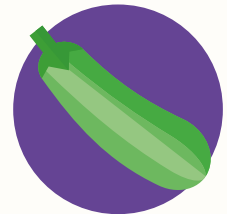
# 10 EASY & HEALTHY FOOD SWAPS

FOR THE UNI STUDENT THAT MAKE A DIFFERENCE



## PASTA → ZUCCHINI NOODLES

Get yourself a spiraliser (you can get a simple one for around \$10) and instantly create ribbons of zucchini. Lightly fry them in a little olive oil, and you've got a deliciously low carb alternative for all of your favourite noodle dishes.



## MASHED POTATOES → CAULIFLOWER MASH

Transform your favourite side dish into something a lot healthier by using cauliflower instead of white potatoes. Make it creamy with almond milk, nut butter, and Himalayan Sea salt. Cauliflower has an abundant amount of vitamins & minerals.



## HAMBURGER BUNS → FIELD MUSHROOMS

If you're a fan of mushrooms, try using Portobello mushrooms as buns. They work really well in place of hamburger buns and are super healthy. For those not into shrooms, try using iceberg lettuce as your bun.



## SWAP CHIPS → POPCORN

Craving some salty goodness? Air pop some popcorn and add a dash of salt. Three whole cups is only about 100 calories. That's way more enticing than six greasy chips. #nobrainer



## SUGARY CEREALS → OATS

Options like Coco Pops, Fruit Loops, and Frosted Flakes are filled with sugar, while oatmeal boasts heart-healthy benefits.



What if we told you that improving your health could be easily done, by making a few simple tweaks to your daily diet? Here are some easy swaps to make our favourite meals a little healthier.



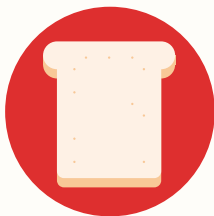
### ENERGY DRINKS → COCONUT WATER

While sports energy drinks work, they are artificial and loaded with sugar. Swap it with nature's very own sports drink: coconut water. It's loaded with high levels of electrolytes like, and is also very low in calories and sugar.



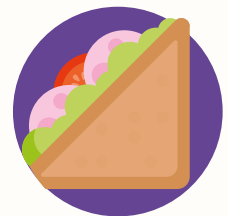
### WHITE RICE → BROWN RICE

Choose brown rice over white, as it's stripped of many essential nutrients, like fibre. For a lighter meal, sub out rice altogether for cauliflower. Process cauliflower in your food processor until it becomes rice texture. Voila!



### WHITE BREAD → WHOLEMEAL BREAD

Wholemeal, rye, or seeded bread is healthier than white bread, due to the high fibre levels. The sugars present in wholemeal and rye breads are digested much more slowly, giving you a stable energy release, rather than a sugar rush.



### SALAD DRESSING → OIL AND BALSAMIC

Have you ever flipped the salad dressing bottle around and seen a million ingredients listed? Think 'less is more' & lightly dress your salad with olive oil and balsamic vinegar! If you're after a dressing with a bit more punch, add Dijon mustard.



### SOUR CREAM → GREEK YOGURT

Crave sour cream in your burritos? To get that same creamy coolness, add a dollop of plain Greek yogurt instead. You'll slash the fat AND amp up the protein.





# RUSU Free Weekly Food Events

## MONDAY

|   |   |  |   |  |   |
|---|---|--|---|--|---|
|  <p><b>FREE<br/>BREAK<br/>FAST</b></p> | <p><b>BUNDOORA<br/>WEST</b><br/>Building 202<br/>9:30am-11am*</p> |  <p><b>SMOKO!</b></p> | <p><b>CARLTON</b><br/>O'Grady Place<br/>11am-1pm*</p> |  <p><b>Chill n<br/>Grill</b></p> | <p><b>BUNDOORA<br/>EAST</b><br/>Building 254<br/>12pm-2pm</p> |
|---|---|--|---|--|---|

## TUESDAY

|   |   |  |  |   |
|---|---|--|--|---|
|  <p><b>FREE<br/>BREAK<br/>FAST</b></p>    | <p><b>BUNDOORA<br/>EAST</b><br/>Building 254<br/>9:30am-10:30am*</p>    | <p><b>CITY</b><br/>Building 80<br/>Trolley Levels 2-4<br/>9:30am-11am*</p> |  <p><b>Chill n<br/>Grill</b></p> | <p><b>BRUNSWICK</b><br/>Building 514<br/>12pm-2pm</p> |
|  <p><b>POINT COOK<br/>FREE LUNCH</b></p> | <p><b>POINT<br/>COOK</b><br/>Building 450<br/>Monthly*<br/>12pm-2pm</p> |  |  |   |

## WEDNESDAY

|   |   |  |  |   |
|---|---|--|--|---|
|  <p><b>FREE<br/>BREAK<br/>FAST</b></p> | <p><b>CITY</b><br/>Building 5<br/>Entrance<br/>9:30-11am*</p>             | <p><b>CARLTON</b><br/>O'Grady Place<br/>9:30am-11am*</p> | <p><b>CARLTON</b><br/>Building 51<br/>9:30am-11am*</p> | <p><b>BRUNSWICK</b><br/>Building 514<br/>9:30am-11am*</p> |
|  <p><b>Chill n<br/>Grill</b></p>       | <p><b>BUNDOORA<br/>WEST</b><br/>Outside<br/>Building 204<br/>12pm-2pm</p> |  |  |   |

## THURSDAY

|   |  |  |  |   |
|---|--|--|--|---|
|  <p><b>Chill n<br/>Grill</b></p> | <p><b>CITY</b><br/>Alumni<br/>Courtyard<br/>12pm-2pm</p> |  <p><b>Pop-<br/>ups</b></p> | <p><b>CHECK<br/>WEBSITE</b><br/><a href="https://rusu.rmit.edu.au/freefood">rusu.rmit.edu.au/<br/>freefood</a></p> |  |
|---|--|--|--|---|

## RUSU POP-UP EVENTS

\*Check website for full details. Food available while stocks last. Closing times may vary if food supply runs out.

# NEED MORE HELP?



## Free Financial Counselling

Financial Counselling Victoria provide free, independent and non-judgemental information, advice, advocacy and support to people experiencing or at risk of financial difficulty: [fcvic.org.au](https://fcvic.org.au)

## Community Support via Ask Izzy

Ask Izzy is a website that connects people with local services. Select the type of service you need and enter your postcode/suburb: [askizzy.org.au](https://askizzy.org.au)

## Help with Debt

Contact the National Debt Helpline for advice if you are in debt and need access to free financial counselling visit [ndh.org.au](https://ndh.org.au) or call **1800 007 007**

Mob Strong Debt Helpline offers free legal advice service for Aboriginal and Torres Strait Islander people. The Helpline is open from 9.30am to 4.30pm, Monday to Friday: **1800 808 488**

How to deal with debt collection agencies (afterpay, zip pay etc) [moneysmart.gov.au/managing-debt/dealing-with-debt-collectors](https://moneysmart.gov.au/managing-debt/dealing-with-debt-collectors)

## Tax help

Do you need help lodging a tax return? Are you in debt to the tax office? Melbourne Uni runs a free clinic to help you deal with all things tax!

[law.unimelb.edu.au/tax-clinic](https://law.unimelb.edu.au/tax-clinic)

## RMIT Welfare support

RMIT has a team of Welfare Advisors who can assist you if you are struggling financially. Assistance can include access to supermarket vouchers and Myki cards. For more info and to book an appointment see the link below:

[rmit.edu.au/students/support-services/financial-legal-support/financial-welfare-advice](https://rmit.edu.au/students/support-services/financial-legal-support/financial-welfare-advice)

## Scams

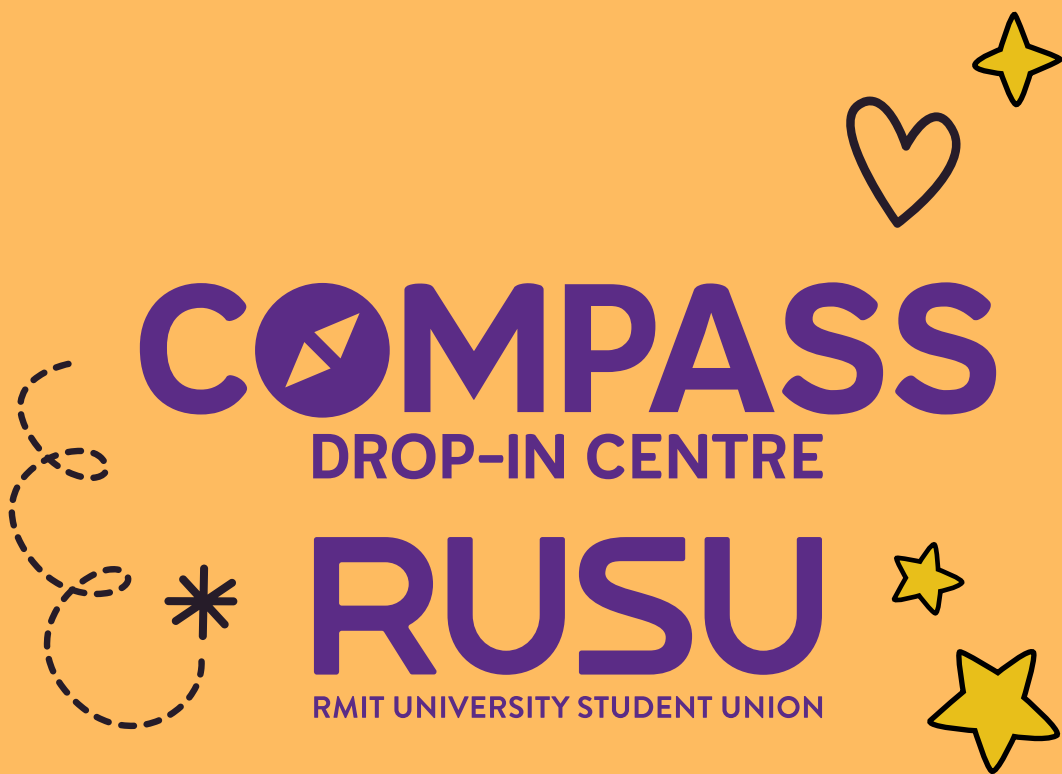
Each year thousands of students fall victim to scams which not only has a huge financial impact but is also just a horrible thing to go through. Below is a link which details some of the current scams to be aware of, but the bottom-line is don't share your personal information, never pay your fees through third party and if you are unsure ask someone you trust BEFORE taking action.



## Gambling

We know gambling can be an issue for many students, reach out to the Gambling Helpline on 1800 858 858 – for free & confidential support, 24 hours a day, 7 days a week.

[gamblinghelponline.org.au](https://gamblinghelponline.org.au)



[rusu.rmit.edu.au/compass](https://rusu.rmit.edu.au/compass)