

Hello! I'm Hannah. I'm a third-year student at Royal Holloway, studying English and Creative Writing. In this blog, I've written up my budget for one week of my third year during Spring Term for you, so you can get a sense of what an average week of spending during university might be like.

Most third-year students live off-campus, but I chose to live in Founders for my final year so I'd have easy access to campus facilities; being a Founders student means I'm in catered halls, as you'll see from my log of Dining Hall meals! Being a final year student, I'm having to spend a lot more time in the library working out my dissertation and other summative projects--so this won't be as much fun as a first year diary, but I hope you can learn something from my budget anyway.

A quick note: I don't drink at all, and I don't go out to SU events that involve alcohol, so my weekly budget is going to be different to someone who does. I would estimate budgeting an extra £20 or so per night out, just to make sure you have some wiggle room.

MONDAY:

I have a two-hour seminar from 10 'til 12 to start off the week; this week we're learning about *Stone Butch Blues* by Leslie Feinberg, a seminal and transformative text about lesbian identity and LGBTQ history. I realise I haven't even thought about doing the reading for my Thursday seminar and when I check online it's too late to get a copy from the library, so I cave and order the book online (**£6.50**) while we're discussing Feinberg. It's a *very* heavy text, so on the way out I get a packet of Maltesers (**90p**) from the vending machine to eat while I mull over my complicated feelings.

I spend the rest of the afternoon intermittently doing dissertation research and watching trash TV on Netflix until it's time for dinner at Founders Dining Hall. As a catered student, during the week we get 50% off everything we order in Founders and Kingswood Dining Halls. Financially it works out a little less expensive than my grocery shopping in first and second year, which is pretty helpful. I get the tomato and mascarpone pasta bake (**£1.44**) with a side of garlic bread (**20p**).

MONDAY TOTAL: £9.04

TUESDAY:

My roommate needs to get a bank statement to prove their identity for their grad scheme interview, so we wander down into town and end up having lunch in the Costa next to Tesco. I always grab a sausage roll (**£1**) from Greggs next door, and I also get a ruby hot chocolate (**£0, I used my Costa points**) mostly because it's pink. It's so pretty!



(In the background of this shot, you can see my granny shopping trolley. If you're living in halls, a granny trolley is the best thing you will ever buy. It makes lugging your weekly shop up Egham Hill or up the back gate ramp a hundred times easier than carrying bags the whole way, or digging out your suitcase. I got mine for about £18 in a bag shop back at home in first year and it has saved my life.)

On the way back through town, I stop off at Egham Essentials. Egham Essentials is a shop on the High Street that sells just about anything you can think of; my roommate wanted a new notebook, and I ended up coming out of there with some tinsel (£1), which we then put up on our door! (Very serious student purchases.)



We tried putting the tinsel on our windows to feel belatedly festive, but being on the fourth floor I don't think anyone saw it. Be careful taking it down in June; you don't want to damage the door.

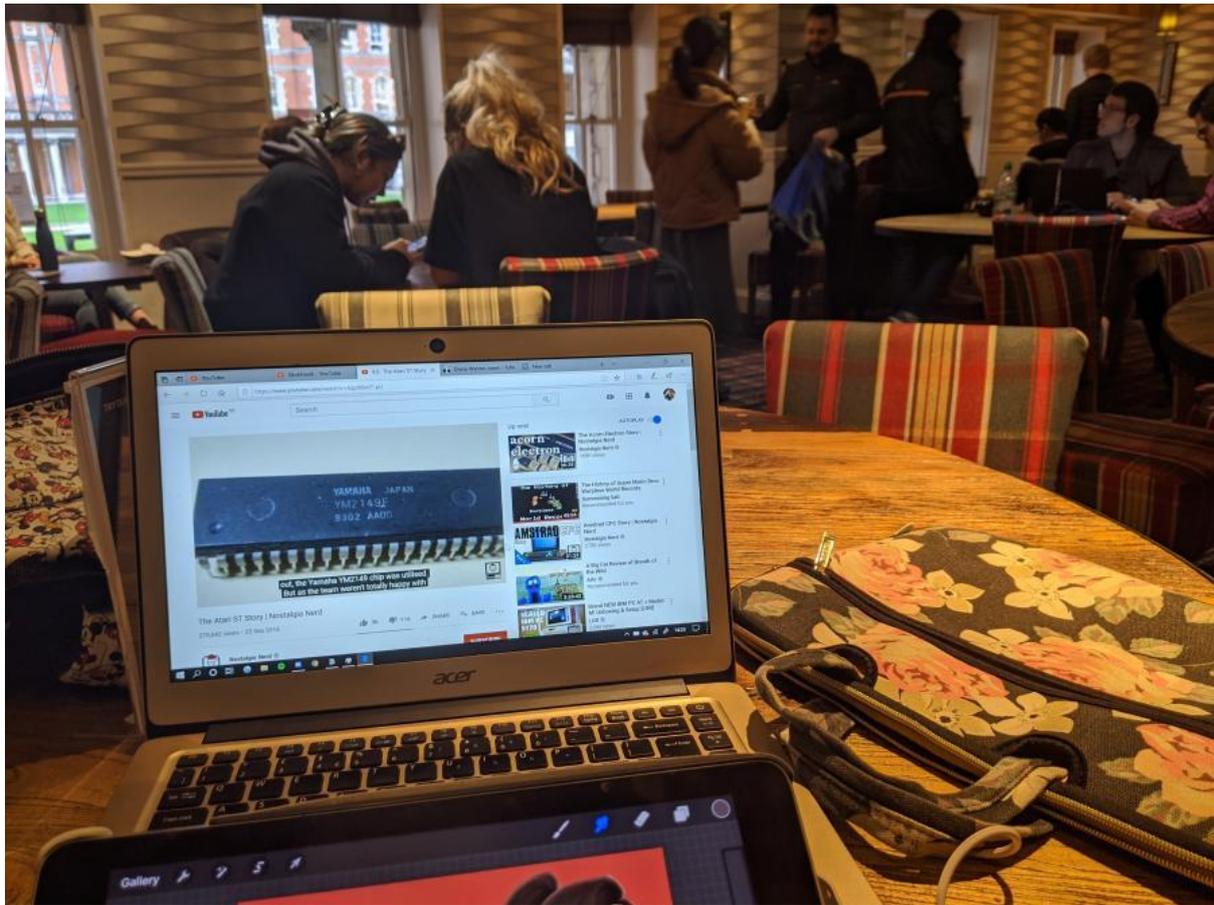
Dinner is at Founders Dining Hall again, and it's fajita night! I get a veggie fajita (**£1.44**) and rice (**42p**).

TUESDAY TOTAL: £3.86

WEDNESDAY:

I have no classes on Wednesdays, so I try and use them as a chance to catch up on whatever I've forgotten to do at the weekends. This week, it's the laundry. In Halls, you pay for the washing machines and dryers using the Circuit Laundry app; it's **£2.80** for a wash and **£1.90** for a dry.

I'm too lazy to go back up to my room and back down again every half an hour or so to move the washing around, so I set up camp in Crosslands for a few hours and get working on some art commissions. I have a hot chocolate with honeycomb syrup (**£2.90**) and a chocolate muffin (**£1.80**).



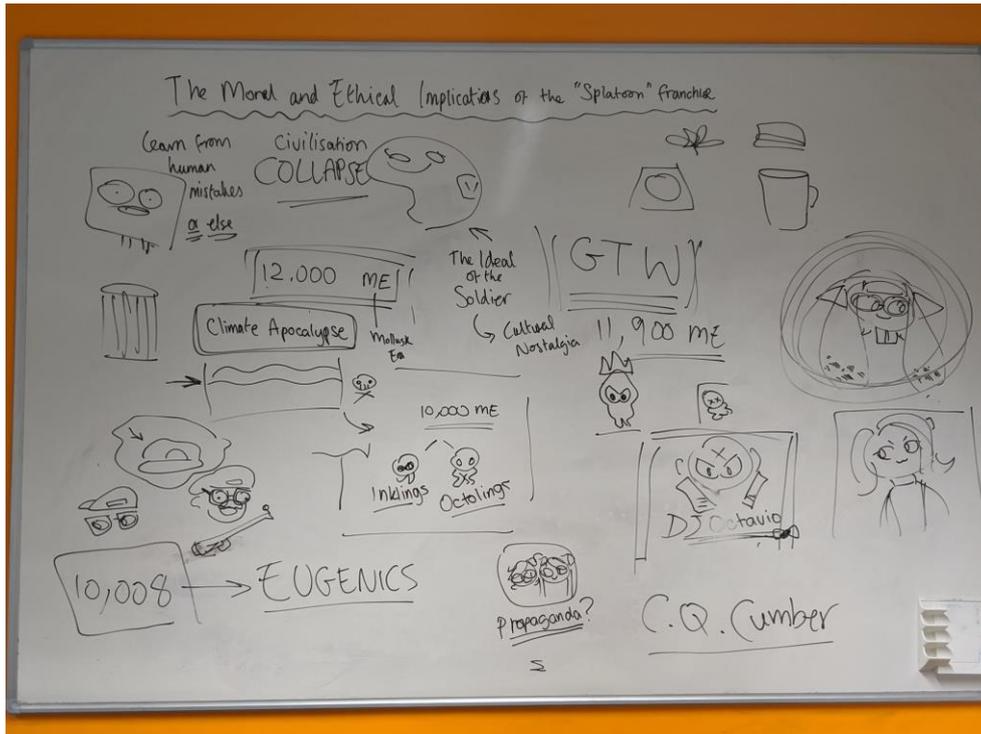
Dinner is in Founders again. It's a hard choice between chicken wings and spag bol (why do they always put my favourites on the same day?), but I get the vegetarian spaghetti bolognese (£1.44) with a side of carrots (42p).

WEDNESDAY TOTAL: £11.26

THURSDAY:

I need to get a new pair of slippers. I've had my old ones since first year, and there's a big hole in the toe which I only noticed when I accidentally stepped in a shower puddle coming out of the loos. My roommate and I decide to make a day of "slipper acquisition" and leave on the bus right after my morning lecture and seminar on Roald Dahl's works. There's a bus stop right outside campus that leaves for Staines, the nearest 'big town', every half an hour or so; a student day return is about £3.60. We faff about in Staines for a few hours and pick up lunch in Subway (also £3.60). I get the slippers (£1.50) and a new pair of pyjama shorts (£4) in Primark.

For dinner, I get the vegan mushroom risotto (£1.44) with a dessert of chocolate fudge cake with chocolate custard (80p). We're supposed to be playing Dungeons and Dragons in a seminar room in George Eliot that evening, but our DM isn't feeling well, so instead I jokingly try to explain my dissertation thesis about child-focused video games to the others while we have a whiteboard. It doesn't go well, but it's a lot of fun talking about something you're passionate about with your friends!



The video game narrative I'm dissecting in my dissertation has a surprising amount of war guilt and eugenics criticism for a game rated PEGI 7+.

THURSDAY TOTAL: £14.94

FRIDAY:

I have a seminar in the morning on protagonists in young adult novels, and I try to keep my head in "learning mode" long enough to get some work on my Creative Writing Long Project done. It's 10,000 words of prose plus an accompanying critical essay, which both seems like a daunting word count and not nearly enough to show off everything I've learned over the last three years. I manage 850 words before I start getting hungry.

There's a private event happening in Founders Dining Hall today, so it's closed for dinner. We have the option of going to The Hub or Kingswood for dinner; I know I'm going to be in The Hub for dinner this weekend anyway, so my roommate and I decide to go to Kingswood via the shuttle bus. The bus is free for all students (you only need to pay if you're going to the train station), and only takes about 5 minutes or so.

I get the fish (**£1.66**) and chips (**42p**), with a raspberry sorbet desert (**80p**)! They offered some side salad for free. I was so impressed by how massive the fish portion was that I took a picture of it.



Kingswood Dining Hall is very cool and atmospheric. If you're living in Founders, I definitely recommend taking the trip over there once or twice; I didn't visit Kingswood until I was in third year, and I wish I'd gone sooner. It's a lovely, quiet bubble.

FRIDAY TOTAL: £2.88

SATURDAY:

I spend the whole of Saturday in the library, trying to get my head down and working on my dissertation.



I managed to get a booth seat, which are very highly sought-after, but I also forgot my reusable flask, and didn't want to leave my precious booth seat long enough to go get it.

I brought a packet of crisps and an apple with me to try and keep me going, but I end up caving and getting a gingerbread hot chocolate from Cafe on the Square, which is the Starbucks inside the Emily Wilding Davison building. I get two discounts: one for using my College Card to pay, one for bringing a reusable cup. (£2.55)

For dinner, I go down to the Hub; at the weekends, catered students are able to use their 50% discount at the Hub, since the Dining Hall is shut. I have hasselback chicken (£1.66) and rice (42p).

SATURDAY TOTAL: £4.63

SUNDAY:

Sunday is weekly shop day! Being catered, I try not to spend too much on shopping, but it's a good time to pick up breakfast/lunch foods, and toiletries for the coming week. £9.95 I try and take Sundays off from working on essays unless I'm desperate, so my roommate and I spend the rest of the day sitting in Imagine and chatting. I love bubble tea but my caffeine allergy doesn't, so I just get a cup of tapioca pearls (20p). Sundays are the best days to go to Imagine; not only is it quieter than the rest of the week, but you get to see all the drawings on the community whiteboard for the week before they're wiped off on Sunday night.

Dinner is just upstairs from Imagine at the Hub again; I get a slice of margherita pizza (£1.20), which is amazing, and a side of roasted Mediterranean vegetables (42p).

SUNDAY TOTAL: £11.77

WEEKLY TOTAL: £58.38

(Boring number bit, if you're interested: This was actually an above-average spending week for me! My mean third-year average, according to my spreadsheet, was about £40 a week. For reference, second year was about £48 a week, and first year was about £38. The least I spent in one week in third year was £18.21, the last week before Christmas; the most was £87.22, the week after Freshers, where I travelled up to visit some friends for the weekend and had a bit of a wardrobe overhaul.)

I hope this money diary was useful for you! Every week at university is different from the last, so it's good to keep an eye on how much you're spending and on what so you're not caught off-guard by an unexpected expense or a sudden dip into your overdraft. With that in mind, here are a few tips on saving while you're a student:

- I save by setting my maximum budget at about £90 a week (not including rent) and putting into my student savings account whatever is left over out of that £90; so this week £31.62 went into my savings. It might not sound like a lot, but it definitely adds up over time, and it's a really helpful cushion in case my spending for one week doesn't go quite to plan.
- Don't be afraid to treat yourself, and don't get so wrapped up in budgeting that you forget to have fun. It's good to be conscious of where your money is going, but don't let it consume you.
- Emergency taxis or Ubers to A&E (oops) can eat into the budget a lot, as can prescriptions, so be sure to apply for a HC2 exemption certificate for free dental care and some prescriptions if you qualify.
- Always ask if a shop does a student discount. It can't hurt to ask, and some places have discounts they don't advertise openly.
- If you can, apply for a part-time job on campus! There are openings throughout the year for things like the Hall Life scheme, Union Shop and bar work, and the Student Ambassador scheme. The uni also puts on a Part-Time Jobs Fair every term for off-campus jobs. Recruiters from local attractions like Thorpe Park and Legoland often come, and you can discuss applying and working there directly with them.