



Easy As Hacks Students Can Use To Save Serious Cash

Are you a student looking for ways to save cash? You've come to the right place. The costs of studying can quickly add up, and it's not always possible to fund your life with a job on top of your study.

Discover how to get your finances in order with our top tips from government allowances to savings hacks.

1. Check if you're entitled to receive Centrelink.

The Government offers a number of allowances to help students. You may be entitled to one or more.

If you're 16 – 21 and studying, training or looking for work...you may be eligible for Youth Allowance if you are:

- aged 16 – 21 years and looking for full-time work or studying?
- Have a Year 12 Certificate or equivalent qualification (Certificate Level II or above)?
- aged 18 – 24 years old and studying full-time?
- aged 16 – 24 years old and undertaking a full-time Australian apprenticeship?

If you're a student or apprentice over 25...

You may be eligible for Austudy. Austudy helps full-time students and apprentices aged 25 or more. You may be able to get Austudy if you are:

- aged 25+
- studying full-time in an approved course at an approved educational institution
- undertaking a full-time Australian apprenticeship

If you're an Aboriginal and Torres Strait Islander Australian student or apprentice...

You may be eligible for Abstudy. Abstudy can help with education costs for Aboriginal and Torres Strait Islander Australians who are studying at a secondary school, TAFE, university or other approved tertiary institution, or an apprenticeship.

You'll need to set up an online account and then go into a Centrelink shopfront to finish your application. You'll need to bring with you:

- Confirmation of your ID – for example, a license, ID card, license, your birth certificate/or a pass
- A confirmation letter from your uni, TAFE, or college outlining your acceptance offer and the cost of the course

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It can take some time to process your claim, so try to have all your paperwork in order. It could take several few weeks before you start to receive your payment.

2. Use your student card

Your student card gives you great discounts to goods and services like the movies, sporting games, clothing and other retail stores, public transport and things like bank fees. These savings add up so don't forget to take your card with you.

3. Get a job

It can be tricky to balance study with a job, but it can be done! Look for weekend work, or a night here and there.

It's important to find out if you're getting the right pay – check your payslip to make sure you're being paid the correct amount. You can check the minimum rates Fair Work Ombudsman: Minimum wages.

4. Look for work in the right places

If you're looking for work while studying you can:

- Register for local recruitment or employment agencies. They'll be able to know who is hiring part-time or casual staff and help you with your resume.
- Look out for advertisements on noticeboards on campus and in local shops, or ask at your university student services or students' union – you might be able to snag something close to campus. Very convenient!
- Search online job websites like Seek, CareerOne and Jora.
- Ask around as other students may know of local jobs, particularly those who have studied in previous years.

5. Save on clothes

Do you really need new clothes? Fashion is always changing and it's easy to see your pay being swallowed up buying new clothes. Before you get tempted by those sales, check op-shops and local markets for bargains.

6. Learn to cook!

Learn to cook three or four simple, healthy meals. Not only will you eat more cheaply than students who are always getting fast food. And if all fails, two minute noodles, pasta and cheap bolognese sauce work a treat!

Sources: www.ato.gov.au, moneysmart.gov.au

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