

## Do you need a budget?

- Are you constantly borrowing money from friends or relatives?
- Do you usually pay your bills late?
- Are you using more and more of your income to repay debts?
- Does your money run out before you're due to get paid again?
- Are you paying the minimum amount on your loans or credit cards each month?
- Are you at or over the limit on your credit cards?
- Have you put off visiting the dentist, filling a prescription or purchasing an important book because you can't afford it?
- Are you unsure how much money you owe?



If you answered 'yes' to any of the questions, you need a budget. If you answered 'yes' to more than two of the questions, serious money management is essential.

Before you start, try to keep track of your expenses for several weeks before preparing a budget. If you have a partner or spouse, decide whether you will include costs incurred and income received by

both of you.

Write down all your costs, and at the end of the period divide the costs into categories (food, housing, transport etc) and add them up. Don't forget to allow for expenses such as gym memberships, entertainment and other social and recreational activities.

You should estimate your weekly income amounts according to the average amount you have already received during the year or expect

to receive over the rest of the year.

If you are paid fortnightly, divide your average fortnightly income by two to calculate a weekly average income amount.

Remember to take into account any variations expected in your income over the teaching, examination and vacation periods.

Information edited from Monash University's *Money Matters - a guide to student finances*.



## Support out of this world

"Fantastic support, great world-wide connections and promotion of my future career", PhD student Sarah Joyce (pictured) says about the University of Western Australia.

She's also chuffed the results of her research got published in one of the world's best known science outlets, *New Scientist*, as well as having an easy transition from secondary school to UWA undergraduate studies to postgraduate work and teaching duties.

She is a teaching assistant in the School of Population Health

in the Faculty of Medicine, Dentistry and Health Sciences and interested in people's perception of risk.

Her research examined ordinary people's anxieties about the material brought back to Earth by NASA's Mars mission and the possibility microbes from the red planet could prove toxic to humans.

While Mars might be a risky proposition, Joyce says UWA is not: "The one-on-one help I received from my uni supervisors was brilliant."

## UWA SCHOLARSHIPS ARE AVAILABLE TO SUPPORT WORLD-CLASS POSTGRADUATE RESEARCH



The University of Western Australia is a member of Australia's Group of Eight research-intensive universities and consistently ranks among the nation's finest research institutions.

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a total value of up to \$110,000 over three and a half years. Applications for 2009 scholarships close on 31 October 2008.

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*Achieving International Excellence*

## PhD Scholarship

### ***Wheat curl mite and wheat streak mosaic virus under current and future climate scenarios.***

***We are seeking a new PhD student with interests in genetics, climate change and pest entomology to undertake a project funded by the grains industry and based within the Centre for Environmental Stress and Adaptation Research (CESAR), at The University of Melbourne.***

***Climate change threatens to alter the distribution and abundance of many pest species and associated diseases. The wheat streak mosaic virus (transmitted by the highly specialized mite, the wheat curl mite) is a worldwide disease, costing millions of dollars in lost revenue each year. This project will investigate the biology, ecology and genetics of the wheat curl mite species complex within different climatic scenarios. The project will involve a combination of field-based and molecular experiments as well as modeling.***

***This scholarship is only open to Australian and New Zealand residents.***

***For further information on how to apply contact Prof. Ary Hoffmann, Ph: 03 8344 2348***

or

***Email: [emilyct@unimelb.edu.au](mailto:emilyct@unimelb.edu.au)***

***Web: [www.cesar.org.au](http://www.cesar.org.au)***

