

Balance your funds: plan to enjoy the best that life has to offer for longer than the next pay check. Creating a budget will ensure you can reach your goals.





Dream big! Think about places you'd like to experience or what your life looks like this time next year, are you going to have the funds to get there?





Save up an emergency fund: this is a financial cushion against hard hitting costs like car repairs or being offered an amazing (but unpaid) internship. Generally emergency funds are three to six months of your income.

Every student has their own individual experiences which contribute to their money personality. These tips are suggestions for your money style and are not a substitute for advice from a financial advisor. Speak to the New Zealand Federation of Family Budgeting Services for free budgeting advice or visit your local Citizens Advice Bureau.