



SCHOOLIES

You're nearly done, let's plan some fun!

School's out, what's next?



You might be almost finished with study, but the 'best schoolies ever' is going to take some planning, too.

Schoolies week is your chance to let off some steam after your final exams. It's time for hanging with your besties and having a blast.

But everyone has a different idea of how to spend it. And loads of people who have gone away for schoolies say they wish they'd planned more in advance to get the best deals!

Take the hint! It's time to get your crew and your budget in order.



Saving and studying

You probably have your study timetable sorted. Now it's time to get your savings plan in order too.

Working out a smart savings plan now will get the party started when school's done and dusted. Set yourself some weekly and monthly goals. Look at how much you're earning and think about how you can cut down your spending to build up the bank balance.

Other saving tips:

- You could ask your mum and dad if they'll match what you save each month.
- Park the FOMO. Each month, save what you'd otherwise spend one weekend.
- Clear out the cupboards. What can you sell online for some extra bucks?

It's time to create a plan, Stan!

There's only one way to have the most amazing schoolies you can imagine – plan for it.

Picture yourself chilling on the beach, surrounded by...

Exactly! Who's coming?

Schoolies is way more fun when your crew is filled with people you trust, and people you feel safe around. Partying with BFFs is a win-win.

Where are you going?

Do the research, and work out where you and your friends can afford to travel to. You'll need to plan how long you'll be away, and what kind of experience you want to have. Parties and people, or picturesque privacy?

Don't forget that if you want to go overseas you'll need to think about the cost of a passport, visa and maybe even immunisations!

When are you going?

There's a lot happening in the days after the HSC. Make sure you know when your friends' last exams are on. Work out exactly when you want to leave and don't make plans to leave before your last exam.

Remember, lots of universities and TAFEs set interviews, auditions or entrance tests around the end of the year. You don't want to miss any extra

requirements for tertiary course entry.

Where will you stay and what will it cost?

Get in early for the best deals on schoolies accommodation.

Consider self-contained rentals (over hotels) and remember, sharing is caring – the more people to split the costs with, the further your cashola will go!

Budgeting for schoolies

If you want to avoid living on beans and rice at schoolies, you'll need to set yourself a budget.

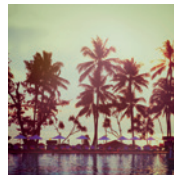
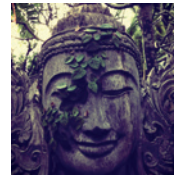
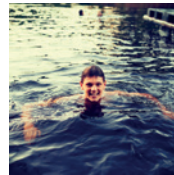
Start by writing down what things might cost. Think about:

- Accommodation, including rent and bond
- Travel insurance
- Transport there and back, and the cost of getting around
- Groceries or take-away

- Sightseeing and touristy things
- Daily spending allowance
- Emergency funds

Now add it up and divide the shared costs (like accommodation) between you and your friends. This will help you see how much money you'll need to save.

Keep in mind that if someone bails at the last minute, you might need to cover their share of accommodation, petrol, etc.



Lose yourself, not your money

Tourist spots and dance floors attract pickpockets, and when you've got your hands up in the air (waving them around like you just don't care) you're easy prey.

Get around with a Teachers Mutual Bank Visa Debit card* instead of a wad of cash. It's safe, secure and gives your parents somewhere to deposit emergency funds if you run into trouble while you're away.

Another genius way to lose money is to overspend when you're overexcited! Manage yourself by taking out small amounts each day that match the budget you've set yourself.

Good planning is like good sense – it's worth its weight in gold.



So, what's next?

For more info on schoolies and the ways in which Teachers Mutual Bank can help you, visit us at the URL below.

If you need help with anything, let us know. Call 13 12 21 8am-7pm weekdays, 9am-3pm Saturday or email enquiry@tmbank.com.au

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Any questions? Ask away.

Call 13 12 21

8am to 7pm, weekdays

9am to 3pm, Saturdays

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