Student Cost of Living Checklists and Finance CV Templates

For WDR readers planning to study in the UK or USA and build a career in banking and finance. Costs, visa rules and work limits change, so confirm every figure with official sources before you decide.

Part 1: Cost of Living Checklists

How to use these checklists

Tick each item, write your own estimate next to it, then enter the totals into the WDR Student Budget Calculator. Get real quotes wherever you can rather than relying on averages.

UK checklist

Before you apply

- ☐ Tuition fee per year for each course on your shortlist (check the university website)
- ☐ Application fees (for example UCAS or university fees)
- ☐ English language test fee, if required
- ☐ Document costs: translations, certified copies, transcripts
- ☐ Student visa application fee (check GOV.UK for the current amount)
- ☐ Immigration Health Surcharge (check GOV.UK for the current amount)
- ☐ Evidence of funds: confirm the amount and how long it must be held (check GOV.UK)

Before you travel

- ☐ Flights and baggage
- ☐ Travel insurance
- ☐ Accommodation deposit and first month of rent
- ☐ Airport transfer and first-night accommodation
- ☐ Phone plan or SIM for arrival
- ☐ Foreign currency or travel card for your first days

Monthly costs

- ☐ Rent (compare halls, shared houses and private rooms)
- ☐ Gas, electricity, water and broadband (ask if bills are included)
- ☐ Council tax (ask whether students are exempt in your situation)
- ☐ TV licence, if you need one
- ☐ Food and groceries
- ☐ Local transport (student discount cards and railcards)
- ☐ Mobile phone
- ☐ Books, printing and course materials
- ☐ Laundry and household items
- ☐ Clothing, including winter clothes

- ☐ Social life, sports and societies
- ☐ Personal care and healthcare costs not covered by the NHS

Yearly and occasional costs

- ☐ Visits home
- ☐ Laptop or equipment replacement
- ☐ Graduation costs
- ☐ Visa extension or change-of-status costs, if you may need them
- ☐ Emergency fund (aim to keep a buffer for unexpected costs)

Money setup

- ☐ Compare student bank accounts and check what ID you need to open one
- ☐ Plan how you will move money from home (compare transfer fees and exchange rates)
- ☐ Set up a monthly budget and track spending
- ☐ Check your visa conditions on working hours before planning part-time income

USA checklist

Before you apply

- ☐ Tuition and mandatory fees per year for each school on your shortlist
- ☐ Application fees for each university
- ☐ Standardised test and English test fees, if required
- ☐ Document costs: transcripts, translations, credential evaluations
- ☐ SEVIS fee and visa application fee (check the official US government sources)
- ☐ Proof of funds required for your I-20 (confirm with the school)

Before you travel

- ☐ Flights and baggage
- ☐ Travel and health insurance for the journey
- ☐ Housing deposit and first month of rent
- ☐ Temporary accommodation on arrival
- ☐ Phone plan or SIM
- ☐ Initial household set-up (bedding, kitchen items, winter clothes)

Monthly costs

- ☐ Rent (compare on-campus housing and off-campus options)
- ☐ Utilities and internet
- ☐ Meal plan or groceries
- ☐ Local transport (many schools offer discounted passes)
- ☐ Mobile phone
- ☐ Textbooks and course software
- ☐ Student health insurance (many universities require it; check the cost and cover)
- ☐ Laundry and household items
- ☐ Social life, clubs and activities

- ☐ Personal care and out-of-pocket medical costs

Yearly and occasional costs

- ☐ Visits home
- ☐ Laptop or equipment
- ☐ Student activity and technology fees (check your fee schedule)
- ☐ Summer housing, if you stay on campus
- ☐ Emergency fund

Money setup

- ☐ Compare US student bank accounts and check what documents you need
- ☐ Plan how to move money from home and compare exchange rates and fees
- ☐ Check on-campus work rules for your visa before counting on income
- ☐ Understand how credit history works and how to start building one responsibly

Quick budget summary

Item	UK estimate	USA estimate
Tuition per year	[_____]	[_____]
Rent per month	[_____]	[_____]
Food per month	[_____]	[_____]
Transport per month	[_____]	[_____]
Health insurance or surcharge	[_____]	[_____]
Visa and immigration fees	[_____]	[_____]
Other monthly costs	[_____]	[_____]
Emergency fund target	[_____]	[_____]

Part 2: Finance CV Templates

CV rules that apply to every template

- Keep it to **one page** for students and graduates, **two pages** maximum for experienced professionals.
- Use a clean, plain layout with one font and consistent spacing.
- Put your strongest evidence first: relevant experience, results, qualifications.
- Start bullet points with action verbs and include numbers where you can (amounts, percentages, team size, time saved).
- Match keywords from the job description honestly.
- Check spelling and dates carefully. Accuracy matters in finance.

- Do not include a photo, date of birth or personal details unless the country or employer asks for them. In the UK, these are not expected.
- Save as PDF unless the employer asks for Word.

Template 1: Graduate and entry-level finance CV

[Full name] [City, Country] | [Phone] | [Email] | [LinkedIn URL]

Professional summary [2 to 3 lines: your degree, your interest in banking or finance, and one specific strength. Example: "Finance graduate with strong analytical skills and internship experience in retail banking, seeking an analyst role in [area]."]

Education

[Degree, e.g. BSc Finance], [University], [City] [Start year to End year]

- Result: [First / 2:1 / GPA]
- Relevant modules: [Corporate Finance, Financial Markets, Risk Management, Accounting]
- Dissertation or capstone: [Title and one-line result]

Experience

[Job title or internship], [Company], [City] [Month Year to Month Year]

- [Action verb] [what you did] resulting in [measurable result].
- [Action verb] [task] using [tool or skill, e.g. Excel, SQL].
- [Action verb] [teamwork or client-facing responsibility].

[Second role], [Company], [City] [Month Year to Month Year]

- [Bullet 1]
- [Bullet 2]

Skills

- Technical: [Excel (financial modelling, pivot tables), SQL, Python, Bloomberg, Power BI]
- Finance knowledge: [financial analysis, budgeting, risk and compliance basics, KYC/AML awareness]
- Languages: [Language (level)]

Certifications and training

- [Certification or course, provider, year]

Activities and achievements

- [Finance society, case competition, volunteering, leadership role]

Template 2: Banking and compliance professional CV

[Full name] [City, Country] | [Phone] | [Email] | [LinkedIn URL]

Profile [3 lines: years of experience, area (retail banking, risk, compliance, operations), regulatory knowledge and your key achievement.]

Core competencies

[Risk assessment] | [Regulatory compliance] | [KYC and AML] | [Process improvement] | [Stakeholder management] | [Reporting and analysis]

Professional experience

[Job title], [Bank or company], [City] [Month Year to Present]

- Led or supported [process or project] that [result with figures].
- Monitored [risk, controls or compliance area], reducing [issue] by [__%].
- Prepared [reports or analysis] for [audience, e.g. senior management or regulators].
- Collaborated with [teams] to [achieve outcome].

[Previous job title], [Company], [City] [Month Year to Month Year]

- [Achievement with metric]
- [Achievement with metric]
- [Responsibility]

Qualifications

- [Degree, university, year]
- [Professional qualifications, e.g. ICA, CISI, ACAMS, CFA levels, or equivalent]

Regulatory and technical knowledge

- [UK: FCA rules, Money Laundering Regulations / US: Bank Secrecy Act, FINRA, as relevant to your experience]
- [Systems and tools]

Template 3: Career-changer or international applicant CV

[Full name] [City, Country] | [Phone] | [Email] | [LinkedIn URL] [Right to work status, if relevant, for example "Eligible to work in the UK". Only include if accurate.]

Profile [2 to 3 lines explaining your background, why you are moving into finance and the transferable skills you bring.]

Transferable skills

- [Numeracy and analysis: example with result]
- [Customer or client management: example]
- [Project or team leadership: example]

Finance-relevant experience

[Job title], [Company], [Country] [Dates]

- [Achievement that relates to finance, with numbers]
- [Achievement]

Other experience

[Job title], [Company], [Country] [Dates]

- [Short bullet]

Education and training

- [Degree, institution, country, year] *(add a brief note on the equivalent UK or US level if helpful)*
- [Finance course or certification in progress]

Languages and international experience

- [Languages and levels]
- [Experience working across regions or currencies]

Bullet point formulas

- **Action + task + result:** "Reconciled [**] accounts weekly, reducing errors by [**%]."
- **Action + tool + purpose:** "Built an Excel model to forecast [___], supporting [decision]."
- **Action + scale + outcome:** "Handled [**] client queries per day with a [**%] satisfaction rating."

Strong action verbs for finance CVs

Analysed, audited, budgeted, forecasted, reconciled, modelled, assessed, monitored, reported, streamlined, negotiated, implemented, reviewed, improved, presented.

Finance CV final checklist

- ☐ One page (graduate) or two pages (experienced)
- ☐ Contact details and LinkedIn link are correct
- ☐ Every bullet starts with an action verb
- ☐ At least half of your bullets include a number or clear result
- ☐ Keywords from the job advert appear naturally
- ☐ No spelling or date errors
- ☐ Consistent fonts, spacing and date format
- ☐ Saved as PDF with a clear file name, e.g. "FirstName-LastName-CV.pdf"
- ☐ Cover letter tailored to the role

These templates are guidance only. WDR does not guarantee interview or job outcomes.