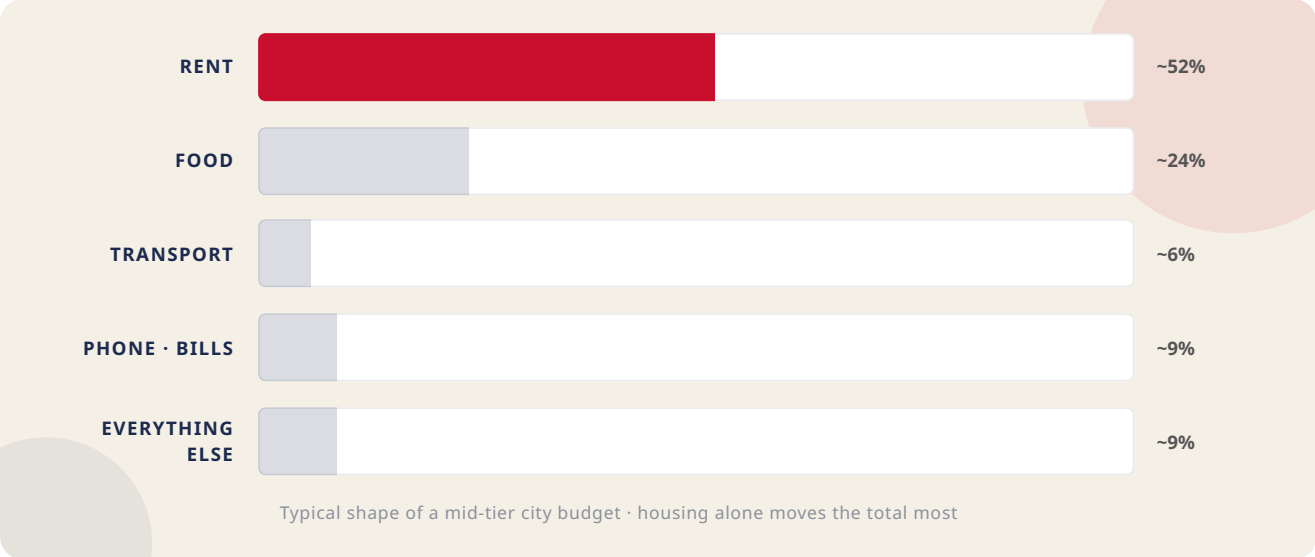
THE CHINA HELPER

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Typical shape of a mid-tier city budget · housing alone moves the total most

China Student Budget Template

Plan your month before you land, then track it against what you actually spend. City cost bands, a fill-in monthly sheet, the one-off costs nobody warns you about, and where students really save.

CITY BANDS

Realistic monthly totals by city tier, so you can pick a number and defend it

FILL-IN SHEET

Estimate, actual and difference — the three columns that make a budget work

ONE-OFFS

Deposits, insurance, tuition and setup costs that never fit a monthly figure

Free to print and share with credit

START HERE

What a month costs, by city

CITY TIER	EXAMPLES	TYPICAL MONTHLY TOTAL
Tier 1	Beijing, Shanghai, Shenzhen, Guangzhou	¥4,500 – ¥7,000
New tier 1 / strong tier 2	Hangzhou, Chengdu, Nanjing, Wuhan, Xi'an, Chongqing	¥2,800 – ¥4,500
Other tier 2 and tier 3	Kunming, Harbin, Changsha, Qingdao, smaller cities	¥2,000 – ¥3,500
Most students land here	**Modestly but comfortably, housing included**	**¥2,500 – ¥6,500**

These are ranges, not averages. They are typical figures reported by international students in 2025–2026 — not official statistics. Use them to set an initial budget, then correct it against your own first month.

CITY BY CITY

The same life, two different cities

MONTHLY ITEM	TIER 1 — BEIJING / SHANGHAI	MID-TIER — CHENGDU / WUHAN / XI'AN
Rent, shared flat	¥2,500 – ¥4,500	¥1,200 – ¥2,500
Dormitory, if available	¥1,000 – ¥1,500	¥600 – ¥1,200
Food	¥1,200 – ¥2,000	¥900 – ¥1,500
Transport	¥150 – ¥250	¥100 – ¥200
Phone, internet, utilities	¥250 – ¥450	¥200 – ¥400
Realistic total	**¥4,500 – ¥7,000**	**¥2,500 – ¥4,500**

BUILDING YOUR LINES

Everyday prices at a glance

ITEM	TYPICAL PRICE
Canteen meal	¥10 – ¥20
Local noodle or rice shop	¥15 – ¥30
Mid-range restaurant, per person	¥40 – ¥80
Groceries, cooking yourself	¥150 – ¥300 per week

THE WORKING SHEET

Your month, in three columns

ITEM	TYPICAL RANGE	YOUR ESTIMATE	ACTUAL	DIFFERENCE
HOUSING — SET THIS FIRST; EVERYTHING ELSE FOLLOWS				
Rent	¥600–4,500 by city and type			
Deposit, spread monthly	1–2 months, divide by 12			
Utilities	¥100–300, higher in summer			
FOOD — THE EASIEST PLACE TO MOVE THE NUMBER				
Canteen meals	¥10–20 each			
Local shops and eating out	¥15–30 / ¥40–80			
Groceries, cooking yourself	¥150–300 per week			
GETTING AROUND				
Metro and bus	¥100–250 if commuting daily			
Taxi and ride-hailing	¥15–30 per short trip			
CONNECTED AND COVERED				
Mobile plan	¥30–80			
Broadband, if off campus	¥50–100, cheaper shared			
Study costs and supplies	A few hundred per semester			
EVERYTHING ELSE				
Your own lines	Gym, travel, subscriptions, gifts			
Monthly total				

Build in a buffer for month one. Housing deposit, SIM card and household basics all land at once — the first month routinely runs 30–50% above your steady-state figure.

DO NOT FOLD THESE INTO A MONTH

One-off and annual costs

COST	WHEN IT HITS	REALISTIC FIGURE
Rent deposit plus first month	Before you move in	2–3 months of rent
Quarterly rent in advance	Most private rentals	3 months at once
Tuition	Per year, sometimes per semester	¥15,000–40,000 typical
Medical insurance	Annual, compulsory at most universities	¥600–1,000
Setup month one	SIM, bedding, kitchen basics, household	A one-month-sized lump
One trip home	Once a year, easy to forget	¥3,000 – ¥6,000
Monthly set-aside	**All of the above, divided by twelve**	**¥1,550 – ¥3,900**

This is the line people forget. Tuition and insurance do not fit a monthly budget, but they arrive on a date. Divide them by twelve and they become a habit, not a crisis.

WHERE STUDENTS ACTUALLY SAVE

Six moves that change the total

1. **Take the dormitory in year one.** Cheapest by a wide margin, and you can move once you know the city
2. **Eat at the canteen.** Canteen twice a day plus some cooking puts most students at ¥900–1,500 a month
3. **Share a flat.** Splitting rent and broadband is the single biggest saving available
4. **Use mobile payments.** Wallets run constant small discounts on food and transport
5. **Get a local SIM.** International roaming costs far more than a Chinese plan
6. **Live near campus.** Cheaper rent further out is often cancelled out by the commute

Eating out at mid-range restaurants most days pushes food past ¥2,500. That single habit is usually the difference between a budget that works and one that doesn't. A scholarship stipend — commonly ¥2,500–3,500 a month for master's students — goes far in a mid-tier city and needs care in Beijing or Shanghai.

BEFORE YOU COMMIT TO A NUMBER

The budget checklist

- [ ] Picked a city band, not a single average
- [ ] Settled rent first — it is half the total
- [ ] Separated one-offs from monthly costs
- [ ] Added a first-month buffer of 30–50%
- [ ] Checked tuition and insurance dates against your stipend
- [ ] Tracked month one before adjusting anything
- [ ] Know your two easiest cuts: eating out, rent
- [ ] Reviewed the sheet monthly, not once

IF YOU REMEMBER THREE THINGS

The whole template in one box

1. **Settle rent first.** It is roughly half the total, and it is the only line that can triple between cities
2. **Separate the one-offs.** Deposits, tuition and insurance are not monthly costs — plan them on their own line
3. **Track before you cut.** Three months of numbers will tell you where the money actually goes; guessing rarely does

NOTES — YOUR CITY, YOUR RENT, YOUR STIPEND DATES

The China Helper

Keep planning with the full guides

Every figure here comes from the longer guides on the site — scan for the rest of the free downloads.

Cost of Living in China — *the full city-by-city breakdown*

Accommodation in China — *contracts, deposits and the common traps*

Opening a Bank Account — *the step several savings depend on*

Scholarships in China — *what a stipend actually covers*

About these figures: typical ranges reported by international students in 2025–2026, not official statistics or regulated prices. City, campus and lifestyle move them a great deal — confirm current prices once you arrive.
Official sources: your university's published fee schedule for tuition, insurance and accommodation; the National Bureau of Statistics of China for price indices.
Disclaimer: this template is planning guidance, not financial advice. Prices in China change and vary by city, institution and individual circumstances.
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