Definition of “success” in this context: Getting out of debt.

● Occupation: Student in CS program

● Method of transportation: Bus, Walking

● How much you invest: 10% of income

● How much disposable income you have as a Percent: 40% of income

● Amount of your disposable income spent on recreational act: 10% on food and going out

● Main source of income: Part-time job, Scholarships, support from parent.

1. As a Canadian Student, one can check out Government of Canada website to apply Canada Student Grants. The amount of grants one can gets include factors like:

* province or territory of residence
* family income
* if you have dependents
* your tuition fees and living expenses
* if you have a disability

1. Apply to Student Line of Credit instead.

* A Student Line of Credit is a product offered by financial institutions to help students pay for expenses related to their post-secondary education. These lines of credit are a type of loan that lets you borrow money up to a pre-set limit depending on the bank.
* The benefit of Student Lines of Credit is that **interest rates are typically lower than government student loans** and you only have to pay back the interest rates while you’re working towards graduation. After graduation, each bank offers a **grace period** in which you will continue only paying back the interest rates

Reason: For a loan, you would have to pay back all the money and interest of the total amount that you received, whereas for a Student Line of Credit you pay back what you’ve spent and interest. For example, if your line of credit is $5,000 and you spend $2,000, you only pay back the $2,000 plus interest. It Overall make the financial situation less burden and grants one more flexibility compared to getting a student loan.

1. (On-Going) Building auto-trade bots for trading options

* As a CS Student, I am currently learning Node.js to build an auto-trade bot and implement different buying strategies to buy options in order to profit.
* \*This is not yet achieved.

1. Interest from bank

* Routinely save a portion of money into saving account to get interest. Personally holding a student account with high interest rate.

1. Buying stocks

* Buying stocks of big companies that will not be likely to go down in recent times such as Amazon, Apple, Meta, Tesla, Nike etc.

1. Part-time jobs

* As a full-time student one can take a part time job to gain extras.
  1. Cashier ($15 / hr)
  2. Tutor ($20 / session)

Based on the limitation of the role of being an International student, that is all I have done to lower the amount of my debt.