**MY GRAND BUDGET SHOWING MY EXPENSES FROM 1ST JANUARY, 2020 TO 1ST SEPTEMBER, 2021 (FROM NOW TILL THE START OF NATIONAL SERVICE)**

I, Clement Wewotah Abagna, a level 300 **BSc. Mathematics** student of University Of Energy And Natural Resources **(UENR)** and of Ghana National Association Of Adventist Students **(GNAAS)** have by the grace of God eighteen **(18)** months to complete first degree education. But I have twenty-one **(21)** months to start my national service. Since I do not know where I would be posted do my national service, I would have to wait until the national service posting comes before I either move or maintain my current residence. This means I will have to rent twice before I complete school. By the above explanation, I would therefore use the number of months leftto start national service **(21)** in the calculation of budget.

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| **ITEM** | **BUDGET FOR ONE (1) MONTH (GH¢)** | **BUDGET FOR TWENTY-ONE(21) MONTHS (GH¢)** |
| Food | 250 | 5250 |
| Drinking water | 16 | 336 |
| Water bill | 20 | 420 |
| Gas | 30 | 630 |
| Prepaid bill | 50 | 1050 |
| Soap:  Bathing  washing | 16  8 | 338  168 |
| School fees:  - Debt  - Subsequent | 128.57  85.71 | 2700  1800 |
| SRC dues:  - Debt  - Subsequent | 7.14  2.38 | 150  50 |
| Departmental dues:  - Debt  - Subsequent | 8.57  2.86 | 180  60 |
| Laptop | 71.43 | 1500 |
| Fridge | 71.43 | 1500 |
| Accommodation | 133.33 | 2800 |
| Handout | 25 | 525 |
| Transportation | 19.05 | 400 |
| Pomade & toothpaste | 20 | 420 |
| Clothing | 9.52 | 200 |
| Miscellaneous | 10 | 210 |
| **TOTAL** | **984.99** | **20687** |
| **EARNINGS** | **BUDGET FOR ONE (1) MONTH (GH¢)** | **BUDGET FOR TWENTY-ONE(21) MONTHS (GH¢)** |
| Student loan | 138.57 | 2910 |
| Family & loved ones | 50 | 1050 |
| **TOTAL** | **188.57** | **396** |
| **GRAND TOTAL** | 796.42 | **16727** |

**SUMMARY**

Budget for one month **GH¢ 796.42**

Budget for eighteen months (from now till completion) **GH¢ 17729.82**

Budget for twenty - one months (from now till service begins) **GH¢ 16727**

**THE REASONS FOR THE INCLUSION OF THE LAPTOP AND THE FRIDGE**

**FOR THE LAPTOP:**

We would be taking up courses which involve purely the use of laptops. We would be using softwares called **TeX** and **LaTex**. The application of the knowledge in these software programs is what we would be using in our project work and possibly industrial attachment if one finds himself/herself in companies that utilize a lot of mathematics and calculations. These software programs are for typing all the **mathematical symbols** and **formulas**.

Besides, there are a couple of courses we offered in both level **100** and **200** which also involved purely the use if laptops which I could not participate fully because I was without laptop. As an upcoming Mathematician, some of these software programs and their applications should be handy with me.

**FOR THE FRIDGE:**

The last time I went for check up in Sunyani Municipal hospital, the doctor after examining me advised that I should endeavour to eat a balanced diet. This was not the case that I do not eat a balanced diet, but the reason being that I overcook my foods. This he said I loose virtually all the essential food nutrients on regular heating of the foods. He advised that in order to retain the nutrients and be in good state of health as a vegetarian, I should endeavour to get a fridge to avoid loosing all my food nutrients on regular heating. He said eating foods with inadequate food nutrients subjects the body to prone to diseases and sicknesses.

Besides, there's a lot of pressure and stress in these last three semester. I may not be getting time like before to regularly go to the market to purchase food stuffs. Hence with the fridge I can always cook weekly to enable me get ample time for my studies. I can easily sell the fridge after completion if I want to.

**Please carefully and prayerful peruse the content of this document and advice me on the budget if you think I should trim it further.**

**BY THIS DOCUMENT, I HUMBLY CRAVE YOUR INDULGENCE TO MY PLIGHT TO EITHER LOAN ME THE SAID AMOUNT OR ASSIST ME SECURE THE SAID AMOUNT FROM ANY BANK THAT WOULD BE AT THE VERGE TO LOAN ME SUCH AMOUNT.**

**THE REASONS FOR THE LOAN**

* **MY PARENTS (POOR, ILLITERATE, AGEDS) ARE NOW LIABILITY ON THE ENTIRE FAMILY AND NEED TO BE ASSISTED IN HEALTH DELIVERY, FOOD AND THEIR ENTIRE LIVELIHOOD. HENCE NO HELP CAN BE REALIZED FROM THEIR SIDE.**
* **MY TWO (2) BROTHERS WHO IN TIME PAST WERE A LITTLE SUPPORTIVE IN MY EDUCATION ARE NOW JOBLESS AND ONLY FENDING FOR THEIR RESPECTIVE FAMILIES AND MY PARENTS. NEITHER IS ANY ONE OF MY FIVE(5) SISTERS (POOR- ILLITERATES) RESPONSIBLE FOR MY EDUCATION.**
* **MY GUARDIAN WHO HAD BEEN VERY SUPPORTIVE IN MY EDUCATION SINCE 2012 IS NOW ON RETIREMENT AND HAD OFFICIALLY INFORMED ME HE CANNOT CONTINUE WITH HIS SUPPORT, SINCE HE NEEDS TO MOBILIZED FUNDS TO SUPPORT HIMSELF AND PUT HIS FAMILY IN ORDER.**

**MODE OF REPAYMENT OF THE LOAN IF SECURED**

**TO BE SINCERE WITH MAN AND GOD, I DO NOT KNOW WHERE I CAN SECURE MONEY TO PAY THIS LOAN UNLESS MY SERVICE MONEY AND OTHER MONIES I MAY SECURE FROM MY PART-TIME TEACHING AND BUSINESSES. NOTWITHSTANDING, I PARADVENTURE WILL PAY THIS LOAN IF I GRACIOUSLY RECEIVE ANY UNBUDGETED MONEY. FROM MY FORMER PART-TIME TEACHING EXPERIENCE, I CAN RAISE SOME MONEY ALONGSIDE WITH MY SERVICE MONEY IF ALL THINGS BEING EQUAL. I WISH TO BE HARDWORKING AND CUT DOWN ANY UNNECESSARY EXPENSES TO AID ME PAY THIS LOAN WITHIN THE STIPULATED TIME FRAME**

**I HOPE THIS DOCUMENT WOULD MEET YOUR KIND CONSIDERATION.**

**MAY THE GOOD LORD BLESS US ALL, SHALOM!!!**