

EXPENSES		
Education expenses	Amount (\$)/ month	Amount (\$)/ year
Tuition	\$1,250.00	\$15,000.00
Fees (lab, library, gym) if not included in tuition	\$100.00	\$1,200.00
Other course material	\$83.00	\$996.00
Other		\$0.00
Housing	Amount (\$)/ month	Amount (\$)/ year
Rent/mortgage payments		\$0.00
Residence fees	\$423.00	\$5,076.00
Groceries/meal plan		\$0.00
Utilities (hydro, gas, electricity)		\$0.00
Cable		\$0.00
Internet		\$0.00
Food	Amount (\$)/ month	Amount (\$)/ year
Groceries		\$0.00
Meal plan	\$350.00	\$4,200.00
Take-out/order in	\$50.00	\$600.00
Other	\$30.00	\$360.00
Transportation	Amount (\$)/ month	Amount (\$)/ year
Public transit (sometimes included in tuition)	\$50.00	\$600.00
Parking		\$0.00
Gas		\$0.00
Car insurance		\$0.00
Car payments		\$0.00
Maintenance and repairs		\$0.00
Other		\$0.00
Miscellaneous	Amount (\$)/ month	Amount (\$)/ year
Cell phone	\$70.00	\$840.00
Clothing	\$50.00	\$600.00
Computer	\$125.00	\$1,500.00
Entertainment (movies, bars)	\$60.00	\$720.00
Personal grooming (haircuts)	\$100.00	\$1,200.00
Travel		\$0.00
Other		\$0.00
Health	Amount (\$)/ month	Amount (\$)/ year
Medical insurance (if not included in tuition)		\$0.00
Dental insurance (if not included in tuition)		\$0.00
Medical/dental procedures		\$0.00
Prescriptions		\$0.00
Other		\$0.00
Total expenses	\$2,741.00	\$32,892.00
INCOME	Amount (\$)/ month	Amount (\$)/ year
Sources		
Scholarships, grants and bursaries	\$333.00	\$3,996.00
Part-time work (estimate)	\$2,500.00	\$30,000.00
Registered Education Savings Plan	\$167.00	\$2,004.00
Student loans (OSAP or others)		\$0.00
Family contributions		\$0.00
Other personal savings	\$125.00	\$1,500.00
Gifts	\$42.00	\$504.00
Other	\$42.00	\$504.00
Total income	\$3,209.00	\$38,508.00
	Amount (\$)/ month	Amount (\$)/ year
Total expenses	\$2,741.00	\$32,892.00
Total income	\$3,209.00	\$38,508.00
Difference:	\$ (468.00)	\$ (5,616.00)