

BUDGET PLANNING

Liabilities:

Tuition	_____
Books	_____
Student Fees	_____
Lab or Additional Fees	_____
Health Insurance	_____
Living Accommodations	_____
Utilities	_____
Food	_____
Travel	_____
Parking	_____
Vehicle maintenance, registration, insurance	_____
Clothing	_____
Recreation/Entertainment	_____
Other	_____
TOTAL	_____

Assets:

Income (summer or part-time job)	_____
Scholarships, bursaries, awards	_____
Savings	_____
Parental or other help	_____
Student or personal loans	_____
Other	_____
TOTAL	_____

There are general budgeting websites on the internet, as well as ones specific to particular universities or technical schools. Some perform all of the calculations for you, and some have the university or technical schools fees already in the spaces for calculation. Others will provide many of the figures to fill in the spaces above, and some will give you information on how to save money as a student. As well, you may need to make some calls to find some of the other numbers. For instance, you may need to ask a landlord or call the utility companies to find out what average monthly costs might be for rent, power, phone, etc.

- <http://www.findoutmore.uwaterloo.ca/financing/budget.php>
- <http://www2.carleton.ca/awards/budgeting/>
- <http://www.canlearn.ca/eng/index.shtml>