

STUDENT BUDGET WORKSHEET

STUDY PERIOD COSTS

MONTHLY COSTS		AMOUNT
Accommodations	Rent/Mortgage	
	Heating	
	Electricity	
	Telephone	
	Cell Phone	
	Property Tax	
	Other (Cable, Internet, etc)	
Food	Weekly Groceries	
	Extras during weeks	
	Restaurant meals/week	
Transportation	Car	
	Public Transit	
	Other (Taxi)	
Personal	Leisure Activities (Movies, etc.)	
	Personal Care	
	Hair Styling	
	Laundry/Dry Cleaning	
Clothing	Work Clothes	
	Family/Personal	
Care of Dependants	Child Support/Alimony	
	Childcare (Minus Subsidy)	
Debts	Credit Cards/ Line of Credit	
	Loans	
Insurance	Dental/Medical Insurance	
	Personal Life Insurance	
	House/Household Insurance	
Medical	Doctor/Dentist/Optician	
	Prescription Drugs	
	Other	
Other	Other	
Total Monthly Costs		
Number of Months in Study Period		
Total Monthly Costs for Study Period <i>(Total Monthly Costs X # of Months)</i>		

ONE TIME COSTS	AMOUNT
Tuition	
Books/Supplies	
Student Fees	
Other (work-term costs)	
Total One Time Costs	

STUDY PERIOD RESOURCES

MONTHLY RESOURCES	STUDENT	SPOUSE
Net Income From Work (Take Home)		
EI, WHSCC, VRS Benefits		
Income Support		
NL Benefits & Measures ("EI Funding")		
Alternate Funding		
Child Support/Alimony		
Pension Income (CPP, etc.)		
Total Monthly Resources		
Total Monthly Household Resources <i>(Student + Spouse)</i>		
Number of Months in Study Period		
Total Monthly Resources for Study Period <i>(Total Monthly Household Resources X # of Months)</i>		

ONE-TIME RESOURCES		
Savings at Start of Classes		
Sale of Assets		
Bursaries (School/Private)		
Tuition Voucher		
Income Tax		
Total One Time Resources		

Total Monthly Costs for Study Period +	Total One Time Costs =	COSTS
Total Monthly Resources for Study Period +	Total One Time Resources =	RESOURCES
COSTS -	RESOURCES =	NEED

Please Note: For those applying for a student loan, it is important to remember that the loan may not be enough to cover your NEED, as identified in the table above.