

# STUDENT BUDGET WORKSHEET

## STUDY PERIOD COSTS

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

## 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.)		
<b>Total Monthly Resources</b>		
<b>Total Monthly Household Resources</b> <i>(Student + Spouse)</i>		
<b>Number of Months in Study Period</b>		
<b>Total Monthly Resources for Study Period</b> <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	
<b>Total One Time Resources</b>	

<b>Total Monthly Costs for Study Period +</b>	<b>Total One Time Costs =</b>	<b>Costs</b>
<b>Total Monthly Resources for Study Period +</b>		<b>Total One Time Resources =</b>
<b>COSTS -</b>	<b>RESOURCES =</b>	<b>NEED</b>

*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.*

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