School Year Budget Planner

By: ScholarTree https://scholartree.ca/

This is a tool designed to help students financially plan for the upcoming year of post-secondary school and determine if/how much debt they will need to take on to pay for school

How it works:

- 1. Fill out the information below to help populate the other workbook. We have set some defaults but make sure to enter what makes sense for you.
- 2. Take a look at the "School Year Summary" tab. It will show you how much school will cost based on current averages for expenses. You can edit these if they are not correct for your situation. We suggest editing them on a monthly basis as it is easier to break expenses into monthly amount than over the full school year. The formulas embedded in the Workbook sum up the monthly values onto the "School Year Summary" sheet?
- 3. Every month update the current month's tab with your actual expenses tab and check if you are sticking to your budget.

How Much Money Do you Have?	
Savings	\$ 1,000
RESPs/Parent Contribution	\$ -
University Scholarship	\$ 2,000
Other Scholarships (PsstCheck out ScholarTree.ca)	\$ -
Total	\$ 3,000

Tuition	
What is your tuition cost for the year?	\$ 7,000

Living Situation		
Are you living in Residence this year?	Yes	
If YES to living in residence please entre cost of residence fees for the year?	\$	6,500
If YES to living in residence please entre cost for meal plan for the year?	\$	4,000
Are you paying rent this year? (Select no if living in residence)	Pleas	e Answer
If YES how much are you paying in rent per month?		500

Income	
On average income do you receive per month	\$ 500



PROJECTED MONTHLY INCOME	Income 1	\$4,000	PROJECTE	
	Extra income	\$0	PROJECTE	
	Total monthly income	\$4,000	ACTUAL	
ACTUAL MONTHLY INCOME	Income 1	\$0	ACTUAL	
	Extra income	\$0	DIFFERE	
	Total monthly income	\$0	DIFFERE	

PROJECTED BALANCE (Projected income minus expenses)	(\$21,620)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$21,620

SCHOOL	Projected Cost	Actual Cost	Diff	erence
Tuition	\$7,000	\$0	9	\$7,00
Additional Fees	\$200	\$0	8	\$20
Books/Course Materials	\$1,500	\$0	9	\$1,50
Supplies	\$500	\$0	8	\$50
Other	\$400	\$0	9	\$40
Total	\$9,600	\$0	8	\$9,60
HOUSING	Projected Cost	Actual Cost	Diff	erence
Rent	\$6,500	\$0	9	\$6,50
Phone	\$560	\$0	8	\$56
Utilities	\$160	\$0	9	\$16
Cable/Internet	\$160	\$0	8	\$16
	\$400	\$0	9	\$40
Other				

Projected Cost	\$ 25,620
Projected Income + Savings	\$ 7,000
Projected Loan Needed	(\$18,620)

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	\$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	\$0
Bus/taxi/train	\$400	\$0	\$400
Total	\$400	\$0	\$400
INSURANCE	Projected Cost	Actual Cost	Difference

Actual Cost	\$	-
Actual Income + Savings	\$	3,000
Actual Loan Needed	NO	NE!

Rental Insurance	\$120	\$0	\$120
Total	\$120	\$0	\$120
FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$4,000	\$0	\$4,000
Dining out	\$800	\$0	\$800
Other	\$0	\$0	\$0
Total	\$4,800	\$0	\$4,800

PERSONAL CARE	Projected Cost	Actual Cost	Difference		
Medical	\$160	\$0	\$160		
Hair/nails	\$400	\$0	\$400		
Clothing	\$400	\$0	\$400		
Gym	\$320	\$0	\$320		
Other	\$160	\$0	\$160		
Total	\$1,440	\$0	\$1,440		

ENTERTAINMENT	Projected Cost	Actual Cost	Difference		
Gifts for friends/family	\$400	\$0	\$400		
Movies	\$120	\$0	\$120		
Concerts	\$160	\$0	\$160		
Sporting events	\$0	\$0	\$0		
Other	\$800	\$0	\$800		
Total	\$1,480	\$0	\$1,480		

TOTAL PROJECTED COST	\$25,620
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$25,620



ScholarTree - September Monthly Budget

	Income 1	\$500	P
PROJECTED MONTHLY INCOME	Extra income		ľ
	Total monthly income	\$500	
	Income 1	\$0	,
ACTUAL MONTHLY INCOME	Extra income		
	Total monthly income	\$0	-

PROJECTED BALANCE (Projected income minus expenses)	(\$6,003)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$6,003

Projected Cost	Actual Cost	Difference	
\$3,500	\$0	\$3,5	00
\$100	\$0	\$1	.00
\$750	\$0	\$7	50
\$100	\$0	\$1	.01
\$50	\$0	\$	50
\$4,500	\$0	\$4,5	00
Projected Cost	Actual Cost	Difference	
\$813	\$0	\$8	1
\$70	\$0	\$	70
\$20	\$0	\$	20
\$20	\$0	\$	20
\$50	\$0	\$	51
\$973	\$0	\$9	73
	\$3,500 \$100 \$750 \$100 \$50 \$4,500 Projected Cost \$813 \$70 \$20 \$20 \$50	\$3,500 \$0 \$100 \$0 \$750 \$0 \$100 \$0 \$5100 \$0 \$500 \$50 \$0 \$50 \$50 \$0 \$4,500 \$0 \$813 \$0 \$20 \$50 \$0 \$50 \$50 \$0 \$50 \$50 \$0 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50	\$3,500 \$0 \$3,5 \$100 \$0 \$3 \$510 \$0 \$5 \$570 \$0 \$0 \$1 \$550 \$0 \$0 \$1 \$550 \$0 \$0 \$4,5 \$770 \$0 \$0 \$3,5 \$770 \$0 \$0 \$3,5 \$770 \$0 \$0 \$3,5 \$770 \$0 \$0 \$3,5 \$770 \$0 \$0 \$3,5 \$770 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$5,5 \$780 \$0 \$0 \$0 \$0 \$5,5 \$78

Total	0

Incor	ne							Scho	ol						
Purchase	Amount	Tu	ition	Т	Addition	ional Fees		Boo	oks		Supplies			Other	
Part Time Job	b	Purchase	Amount		Purchase	Amount		Purchase	Amount	Ι	Purchase	Amount	I	Purchase	Amour
		First Semester			Library			Textbook	1]	Binders		I		
		Total		0	Total	0									
										1				Total	
										1					
										1			l		
								Total	0		Total	0			
Total	0														

TRANSPORTATION	Projected Cost	Actual Cost	Difference		
Vehicle payment	\$0	\$0	\$0		
Insurance	\$0	\$0	\$0		
Fuel	\$0	\$0	\$0		
Maintenance	\$0	\$0	\$0		
Bus/taxi/train	\$50	\$0	\$50		
Total	\$50	\$0	\$50		

Kent		-1	Provider			Hydro			Provider		Cleaning Suppl	ies
Total		0	Total	0		Total	0		Total	0	Total	0
						Transpor	tation					
Vehic	le Payment		Insu	rance	Г	Fu	ıel		Mainte	enance	Bus/taxi	/train
Purchase	Amount		Purchase	Amount		Purchase	Amount	Ī	Purchase	Amount	Purchase	Amount
Payment			Provider			Station		Ī	Canadian T	ire	Ticket price	
Total		0	Total	0								

FOOD	Projected Cost	Actual Cost	Difference		
Groceries/Meal Plan	\$500	\$0	\$500		
Dining out	\$100	\$0	\$100		
Other	\$0	\$0	\$0		
T-4-1	*****	***	Acon		

Renta	al Insurance					Fo	ood			
Purchase	Amount		Groc	eries		Dinin	g Out		Oti	ner
Provider			Purchase	Amount	Р	urchase	Amount	I	Purchase	Amount
			Grocery Sto	ire	F	ast Food		Ī		
Total		0								
					ı					
					ı					
					ı				Total	0
					ı					
					ı					
					ı					
			Total		-	otal		l		

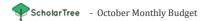
PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$20	\$0	\$20
Hair/nails	\$50	\$0	\$50
Clothing	\$50	\$0	\$50
Gym	\$40	\$0	\$40
Other	\$20	\$0	\$20
	4		

				Persona	l Care					
N	Medical	Hair/	Nails	Clot	hing		Gym		Oth	ier
Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount	I	Purchase	Amount
Clinic		Salon		Mall		Gym				
		Total	0			Total	0	t		
Total		D								
				L	Щ.					

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Gifts for friends/family	\$50	\$0	\$50
Movies	\$15	\$0	\$15
Concerts	\$20	\$0	\$20
Sporting events	\$0	\$0	\$0
Other	\$100	\$0	\$100

				Entertai	nment				
	Gifts		Movies	Con	oncerts Sporting Events Other		Sporting Events		her
Purchase	Amount	Purcha	se Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount
Birthday		Cineple	х	Local Sho	w	Hockey Game			
		Total	0	Total	0	Total	0		
Total		0							

TOTAL PROJECTED COST	\$6,503
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$6,503



		Income 1	\$500	PR
PROJECTED MONTHLY	INCOME	Extra income		FR
		Total monthly income	\$500	AC
		Income 1	\$0	AC
ACTUAL MONTHLY INC	OME	Extra income		DI
		Total monthly income	\$0	Di

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Diffe	erence
Tuition	\$0	\$0	9	\$0
Additional Fees	\$0	\$0	8	\$0
Books/Course Materials	\$0	\$0	9	\$0
Supplies	\$50	\$0	8	\$50
Other	\$50	\$0	9	\$50
Total	\$100	\$0	8	\$100
HOUSING	Projected Cost	Actual Cost	Diffe	erence
Rent	\$813	\$0	9	\$813
Phone	\$70	\$0	8	\$70
Utilities	\$20	\$0	9	\$20
Cable/Internet	\$20	\$0	8	\$20
Other	\$50	\$0	9	\$50
Total	\$973	SO.	8	\$973

	\$20	\$U	320
nternet	\$20	\$0	\$20
	\$50	\$0	\$50
	\$973	\$0	973
ORTATION	Projected Cost	Actual Cost	Difference
ORTATION payment	Projected Cost \$0	Actual Cost \$0	Difference \$0
			\$0 \$0
payment	\$0	\$0	\$0

INSURANCE	Projected Cost	Actual Cost	Difference
Rental Insurance	\$15	\$0	\$15
Total	\$15	\$0	\$15

FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
Dining out	\$100	\$0	\$100
Other	\$0	\$0	\$0
Total	\$600	\$0	\$600

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$20	\$0	\$20
Hair/nails	\$50	\$0	\$50
Clothing	\$50	\$0	\$50
Gym	\$40	\$0	\$40
Other	\$20	\$0	\$20
Total	\$180	\$0	\$180

ENTERTAINMENT	Projected Cost	Actual Cost	Differen	ce
Gifts for friends/family	\$50	\$0	9	\$50
Movies	\$15	\$0	9	\$15
Concerts	\$20	\$0	9	\$20
Sporting events	\$0	\$0	8	\$0
Other	\$100	\$0	9	\$100
Total	\$185	\$n		\$185

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103

Incom	ne						Schoo	ol					
urchase	Amount		Tuit	tion	Addition	al Fees	Boo	oks		Suppl	ies	Other	
Part Time Job	•		Purchase	Amount	Purchase	Amount	Purchase	Amount		Purchase	Amount	Purchase	Amount
			First Semester		Library		Textbook 1	1		Binders			
			Total	0	Total	0							
												Total	0
									L				
		l					Total	0		Total	0		
otal	5	Ī											

Purchase	Amount	_	Purchase	Amount	Purchase	Amount	L	Purchase	Amount	l.	Purchase	Amoun
Rent		4	Provider		Hydro			Provider			Cleaning Supp	lies
Total		0	Total	0	Total	0	L	Total	0		Total	С
					Transpor	tation						
Vehic	le Payment		Insura	ance	Fu	el	l	Mainte	nance	l	Bus/taxi	/train
Purchase	Amount		Purchase	Amount	Purchase	Amount		Purchase	Amount		Purchase	Amount
Payment		1	Provider		Station		l	Canadian Ti	re		Ticket price	

Renta	al Insurance				Fo	od			
Purchase	Amount		Groc	eries	Dinin	g Out		Oth	ner
Provider			Purchase	Amount	Purchase	Amount		Purchase	Amount
			Grocery Sto	ire	Fast Food				
Total		0							
								Total	0
			Total	0	Total	0	ĺ		

						Personal	Care						
Medical			Hair/Nails		Cloti	Clothing		Gym			Other		
Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount	I	Purchase	Amount
Clinic		4	Salon			Mall			Gym				
		1	Total	0					Total	0	ŀ		
Total	0	1									•		
								l					
						Total	0					Total	

					Entertair	nment						
Gifts			Mov	/ies	Con	erts		Sporting	g Events		Other	
Purchase	Amount	7	Purchase	Amount	Purchase	Amount	Ī	Purchase	Amount	ı	Purchase	Amount
Birthday			Cineplex		Local Show	V	Ī	Hockey Gar	me	ĺ		
		-	Total	0	Total	0	ŀ	Total	0	ŀ		
Total		0										
											Total	0



	Income 1	\$500	P
PROJECTED MONTHLY INCOME	Extra income		
	Total monthly income	\$500	
	Income 1	\$0	μ
ACTUAL MONTHLY INCOME	Extra income		
	Total monthly income	\$0	

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Dif	ference
Tuition	\$0	\$0	9	\$0
Additional Fees	\$0	\$0	8	\$0
Books/Course Materials	\$0	\$0	9	\$0
Supplies	\$50	\$0	8	\$50
Other	\$50	\$0	9	\$50
Total	\$100	\$0	8	\$100
HOUSING	Projected Cost	Actual Cost	Dif	ference
Rent	\$813	\$0	0	\$813
Phone	\$70	\$0	8	\$70
Utilities	\$20	\$0	9	\$20
Cable/Internet	\$20	\$0	8	\$20
Other	\$50	\$0	9	\$50
Total	\$973	\$0		\$973

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	\$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	\$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

Total	\$15	\$0	9	\$15
FOOD	Projected Cost	Actual Cost	Diffe	erence
Groceries/Meal Plan	\$500	\$0	9	\$500
Dining out	\$100	\$0	8	\$100
			600	

PERSONAL CARE	Projected Cost	Actual Cost	Difference		
Medical	\$20	\$0	\$20		
Hair/nails	\$50	\$0	\$50		
Clothing	\$50	\$0	\$50		
Gym	\$40	\$0	\$41		
Other	\$20	\$0	\$2		
Total	\$180	SO.	\$18		

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Gifts for friends/family	\$50	\$0	\$50
Movies	\$15	\$0	\$15
Concerts	\$20	\$0	\$20
Sporting events	\$0	\$0	\$0
Other	\$100	\$0	\$100
Total	¢10E	en.	610E

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103

Incor	ne						Scho	ol						
Purchase	Amount		Tuit	tion	Addition	al Fees	Books			Suppl	ies		Other	
Part Time Jol	d		Purchase	Amount	Purchase	Amount	Purchase	Amount		Purchase	Amount		Purchase	Amount
			First Semester		Library		Textbook 1			Binders				
			Total	0	Total	0								
													Total	0
									l			l		
		l					Total	0		Total	0			
Fotal	0	Į .												

						Housi	ng						
	Rent		Pho	one		Utili	ities		Cable/I	nternet		Oth	er
Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount
Rent			Provider			Hydro			Provider		Cleaning Su		lies
Total		0	Total	0		Total	0		Total	0		Total	0
						Transpor	tation						

	Transportation												
Vehic	Vehicle Payment		Insurance			Fuel			Maintenance			Bus/taxi/1	rain
Purchase	Amount		Purchase	Amount]	Purchase	Amount		Purchase	Amount		Purchase	Amount
Payment			Provider		1	Station			Canadian Tir	'e		Ticket price	
Total		0	Total	0									
									Total	0	ľ		
						Total	0					Total	0

Renta	al Insurance			Food										
Purchase	Amount		Groceries Dining Out			g Out		Other						
Provider			Purchase	Amount		Purchase	Amount		Purchase	Amount				
			Grocery Sto	re		Fast Food								
Total		0												
					1									
					1									
									Total	0				
					1									
					1									
					1									
			Total	0	1	Total	0							

	Personal Care												
Medical			Hair/Nails		Clothing			Gym			Othe	f	
Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount
Clinic		4	Salon			Mall			Gym				
		1	Total	0					Total				
Total		0	TOTAL						10101	, ,			1
								l					
						Total	0					Total	_

						Entertair	nment						
	Gifts		Movies			Con	ncerts		Sporting Events			Other	
Purchase	Amount	1	Purchase	Amount	1	Purchase	Amount	Ī	Purchase	Amount	ı	Purchase	Amount
Birthday			Cineplex		1	Local Show	N	Ī	Hockey Gar	me	Ī		
			Total	0	ł	Total	0	ŀ	Total	0	٠		
Total		9			•								
												Total	0



		Income 1	\$500	PRO
PROJECTED MONTHLY INCOME	NCOME	Extra income		FAL
		Total monthly income	\$500	AC
		Income 1	\$0	AC
ACTUAL MONTHLY INCO	OME	Extra income		DIE
		Total monthly income	\$0	Dir

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Differer	ice
Tuition	\$0	\$0	9	\$0
Additional Fees	\$0	\$0	8	\$0
Books/Course Materials	\$0	\$0	9	\$0
Supplies	\$50	\$0	8	\$50
Other	\$50	\$0	9	\$50
Total	\$100	\$0	9	\$10
HOUSING	Projected Cost	Actual Cost	Differer	ice
Rent	\$813	\$0	9	\$813
Phone	\$70	\$0	9	\$70
Utilities	\$20	\$0	9	\$20
Cable/Internet	\$20	\$0	8	\$20
Other	\$50	\$0	9	\$50
Total	\$973	\$0	8	\$973

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	9 \$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	9 \$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

Total	\$15	\$0	\$15
FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
Dining out	\$100	\$0	\$100
mark and a second			60

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$20	\$0	\$20
Hair/nails	\$50	\$0	\$50
Clothing	\$50	\$0	\$50
Gym	\$40	\$0	9 \$40
Other	\$20	\$0	\$20
Total	\$180	\$0	\$180

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Gifts for friends/family	\$50	\$0	\$50
Movies	\$15	\$0	\$15
Concerts	\$20	\$0	\$20
Sporting events	\$0	\$0	\$0
Other	\$100	\$0	\$100
Total	\$185	\$n	\$181

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103

Incom	ne						Schoo	ol					
urchase	Amount		Tuit	tion	Addition	al Fees	Boo	ks		Suppl	ies	Othe	er
Part Time Job			Purchase	Amount	Purchase	Amount	Purchase	Amount		Purchase	Amount	Purchase	Amount
			First Semester		Library		Textbook 1			Binders			
			Total	0	Total	0							
												Total	0
									l				
		l					Total	0		Total	0		
Total	0	Į .											

	Kent		Pho	ne	Utili	ties	L	Cable/Ir	nternet	L	Otnei	
Purchase	Amount		Purchase	Amount	Purchase	Amount		Purchase	Amount	L	Purchase	Amount
Rent			Provider		Hydro			Provider			Cleaning Suppli	25
Total		0	Total	0	Total	0		Total	0		Total	0
					Transpor	tation						
Vehic	le Payment		Insur	ance	Fu	iel		Mainte	nance		Bus/taxi/	rain
Purchase	Amount		Purchase	Amount	Purchase	Amount		Purchase	Amount		Purchase	Amount

Vehic	le Payment		Insur	ance	Fu	iel	Mai	ntenance	l	Bus/taxi	train
Purchase	Amount		Purchase	Amount	Purchase	Amount	Purchase	Amount		Purchase	Amount
Payment			Provider		Station		Canadiar	n Tire	Ī	Ticket price	
Total		0	Total	0							
							Total	0	ľ		
					Total	0				Total	0
	d Incurance	_			E/	nnd					

Renta	al Insurance			Food											
Purchase	rchase Amount			eries	Г	Dining	g Out		Oti	ner					
Provider			Purchase	Amount		Purchase	Amount		Purchase	Amount					
			Grocery Sto	re		Fast Food									
Total		0													
					1										
					1										
									Total	0					
					1										
					1										
					1										
			Total	0	1	Total	0								

						Personal	Care						
N.	Medical		Hair/l	Nails	Г	Cloti	ning		Gy	m		Oth	er
Purchase	Amount]	Purchase	Amount]	Purchase	Amount		Purchase	Amount	L	Purchase	Amount
Clinic			Salon		l	Mall			Gym				
			Total	0	l				Total	0	ŀ		
Total	(,											
								l					
						Total	0					Total	

						Entertair	nment						
	Gifts		Mov	vies	Г	Con	erts		Sporting	g Events		Other	
Purchase	Amount	7	Purchase	Amount	1	Purchase	Amount	Ī	Purchase	Amount	ı	Purchase	Amount
Birthday		1	Cineplex		1	Local Show	V	Ī	Hockey Gar	me	ĺ		
		1	Total	0	1	Total	0	ŀ	Total	0	l		
Total		0			-			_					
												Total	0



	Income 1	\$500
PROJECTED MONTHLY INCOME	Extra income	
	Total monthly income	\$500
	Income 1	\$0
ACTUAL MONTHLY INCOME	Extra income	
	Total monthly income	\$0

PROJECTED BALANCE (Projected income minus expenses)	(\$6,003)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$6,003

SCHOOL	Projected Cost	Actual Cost	Difference
Tuition	\$3,500	\$0	\$3,50
Additional Fees	\$100	\$0	\$10
Books/Course Materials	\$750	\$0	\$75
Supplies	\$100	\$0	\$10
Other	\$50	\$0	\$5
Total	\$4,500	\$0	\$4,50
HOUSING	Projected Cost	Actual Cost	Difference
Rent	\$813	\$0	\$81
Phone	\$70	\$0	\$7
Utilities	\$20	\$0	\$2
Cable/Internet	\$20	\$0	\$2
Other	\$50	\$0	\$5
Total	\$973	\$0	\$97

Total	\$973	\$0	\$973
TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	\$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	\$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

Rental Insurance	\$15	\$0	\$12
Total	\$15	\$0	\$15
FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
Dining out	\$100	\$0	\$100

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$20	\$0	\$20
Hair/nails	\$50	\$0	\$50
Clothing	\$50	\$0	\$50
Gym	\$40	\$0	\$41
Other	\$20	\$0	\$20
T-4-1	£100	co	Can

ENTERTAINMENT	Projected Cost	Actual Cost	Difference		
Gifts for friends/family	\$50	\$0	9	\$50	
Movies	\$15	\$0	9	\$15	
Concerts	\$20	\$0	9	\$20	
Sporting events	\$0	\$0	8	\$0	
Other	\$100	\$0	9	\$100	
Total	\$185	\$n		\$185	

TOTAL PROJECTED COST	\$6,503
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$6,503

Incor	ne								Schoo	ol					
Purchase	Amount		Tuit	tion		Addition	al Fees		Boo	ks		Supp	lies	Oth	er
Part Time Jol	d		Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount	Purchase	Amount
			First Semester			Library			Textbook 1			Binders			
			<u> </u>				_								
			Total		1	Total	0	ı						l	-
														Total	0
											ļ		_		
		l.							Total	0		Total	0		
Fotal	0														

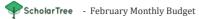
	Rent		Pho	one	Utili	ties	Cable/I	nternet		Othe	f
Purchase	Amount		Purchase	Amount	Purchase	Amount	Purchase	Amount	I	Purchase	Amount
Rent		1	Provider		Hydro		Provider			Cleaning Suppli	es
Total		1	Total	0	Total	0	Total	0		Total	0
					Transpor	tation					

						Transpor	tation					
Vehic	Vehicle Payment Insurance				Γ	Fu	el	Mainte	nance		Bus/taxi/1	rain
Purchase	Amount		Purchase	Amount]	Purchase	Amount	Purchase	Amount		Purchase	Amount
Payment			Provider		1	Station		Canadian Tir	'e		Ticket price	
Total		0	Total	0								
								Total	0	ľ		
						Total	0				Total	0

Renta	al Insurance		Food														
Purchase	Amount	Groc	eries		Dinin	g Out		Oti	ner								
Provider		Purchase	Amount		Purchase	Amount		Purchase	Amount								
		Grocery Sto	ire		Fast Food												
Total		<u> </u>															
							ŀ	Total	0								
		Total	0		Total	0											

						Personal	Care						
N.	Medical		Hair/l	Nails	Г	Cloti	ning		Gy	m		Oth	er
Purchase	Amount]	Purchase	Amount]	Purchase	Amount		Purchase	Amount	L	Purchase	Amount
Clinic			Salon		l	Mall			Gym				
			Total	0	l				Total	0	ŀ		
Total	(,											
								l					
						Total	0					Total	

						Entertair	nment						
	Gifts		Movies			Concerts			Sporting Events		Г	Other	
Purchase	Amount	7	Purchase	Amount	1	Purchase	Amount	Ī	Purchase	Amount	ı	Purchase	Amount
Birthday		1	Cineplex		1	Local Show	V	Ī	Hockey Gar	me	Ī		
		1	Total	0	1	Total	0	ŀ	Total	0	l		
Total		0			-			_					
												Total	0



	Income 1	\$500	PROJ
PROJECTED MONTHLY INCOME	Extra income		FROJ
	Total monthly income	\$500	ACTI
	Income 1	\$0	ACIO
ACTUAL MONTHLY INCOME	Extra income		DIFF
	Total monthly income	\$0	DIFF

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Dif	ference
Tuition	\$0	\$0	0	\$
Additional Fees	\$0	\$0	8	\$
Books/Course Materials	\$0	\$0	9	\$
Supplies	\$50	\$0	8	\$5
Other	\$50	\$0	9	\$5
Total	\$100	\$0	8	\$10
HOUSING	Projected Cost	Actual Cost	Dif	ference
Rent	\$813	\$0	0	\$81
Phone	\$70	\$0	8	\$7
Utilities	\$20	\$0	0	\$2
Cable/Internet	\$20	\$0	8	\$2
Other	\$50	\$0	9	\$5
Total	\$973	\$0		\$97

Purchase	Amount
Part Time Job	_
Total	0

on	ne								Schoo	ol					
	Amount		Tui	tion	Г	Addition	al Fees		Boo	ks		Supp	lies	Othe	er
lob	b		Purchase	Amount]	Purchase	Amount		Purchase	Amount	Ī	Purchase	Amount	Purchase	Amount
			First Semester			Library			Textbook 1			Binders			
			Total	0		Total	0								
														Total	
-														Total	
_									Total	0		Total	0		
-		t e						-							

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	\$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	\$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

Total	0		Total	0		Total	0	Total	0		Total	0
						Transpor	****					
					_	rranspor	tation					
Vehic	le Payment		Insur	ance		Fu	el	Mainte	nance		Bus/taxi/tr	ain
Purchase	Amount		Purchase	Amount		Purchase	Amount	Purchase	Amount		Purchase	Amount
Payment			Provider			Station		Canadian Tir	'e		Ticket price	
Total	0	1	Total	0								
										L		
								Total	0	l		
1												

FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
Dining out	\$100	\$0	\$100
Other	SO.	SO.	\$0

Provider Purchase Amount Purchase Amount Fast Food Purchase Amount Fast Food	Renta	al Insurance			Fe	ood		
Grocery Store Fast Food Total 0	Purchase	Amount	Groo	eries	Dinin	g Out	Ot	ner
Total 0	Provider		Purchase	Amount	Purchase	Amount	Purchase	Amoun
			Grocery Sto	ore	Fast Food			
Total	Total		o					
Total								
Total								
							Total	
			Total	0	Total	0		

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical	\$20	\$0	\$20
Hair/nails	\$50	\$0	\$50
Clothing	\$50	\$0	\$50
Gym	\$40	\$0	\$41

		iotai		iotai						
		_								
				Personal	Care					
N	1edical	Hair/	/Nails	Cloti	hing	G)	m		Oth	ier
Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount	I	Purchase	Amount
Clinic		Salon		Mall		Gym				
								ļ		
		Total	0			Total	0	l		
Total	0									
I										1 -

ENTERTAINMENT	Projected Cost	Actual Cost	Difference		
Gifts for friends/family	\$50	\$0	\$50		
Movies	\$15	\$0	\$15		
Concerts	\$20	\$0	\$20		
Sporting events	\$0	\$0	\$0		
Other	\$100	\$0	\$100		

Gifts						Entertair	nment								
	Gifts		Т	Mov	Movies		Concerts		Sporting Events			Other			
Total 0 Total 0 Total 0	Purchase	Amount	1	Purchase	Amount	Purchase Amount			Purchase	Amount		Purchase	Amount		
	Birthday			Cineplex		Local Show		Local Show		Hockey Game		me			
Total 0			1	Total	0	Total	0		Total	0					
	Total		0												

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103



	Income 1	\$500
PROJECTED MONTHLY INCOME	Extra income	
	Total monthly income	\$500
	Income 1	\$0
ACTUAL MONTHLY INCOME	Extra income	
	Total monthly income	\$0

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Difference	
Tuition	\$0	\$0	9	\$0
Additional Fees	\$0	\$0	9	\$0
Books/Course Materials	\$0	\$0	9	\$0
Supplies	\$50	\$0	\$	\$50
Other	\$50	\$0	9 9	\$50
Total	\$100	\$0	\$1	100
HOUSING	Projected Cost	Actual Cost	Difference	
Rent	\$813	\$0	\$8	813
Phone	\$70	\$0	9 ;	\$70
Utilities	\$20	\$0	9 9	\$20
Cable/Internet	\$20	\$0	9 ;	\$20
Other	\$50	\$0	9 9	\$50
Total	\$973	\$0		973

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	\$0
Insurance	\$0	\$0	9 \$0
Fuel	\$0	\$0	9 \$0
Maintenance	\$0	\$0	9 \$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

Iotai	\$15	\$0	212
FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
Dining out	\$100	\$0	\$100
Other	SO.	SO.	\$0

PERSONAL CARE	Projected Cost	Actual Cost	Difference		
Medical	\$20	\$0	\$20		
Hair/nails	\$50	\$0	\$50		
Clothing	\$50	\$0	\$50		
Gym	\$40	\$0	9 \$40		
Other	\$20	\$0	\$20		
Total	\$180	\$0	\$18		

ENTERTAINMENT	Projected Cost	Actual Cost	Difference		
Gifts for friends/family	\$50	\$0	9	\$50	
Movies	\$15	\$0	9	\$15	
Concerts	\$20	\$0	9	\$20	
Sporting events	\$0	\$0	8	\$0	
Other	\$100	\$0	9	\$100	
Total	\$185	\$n		\$185	

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103

Incom	ne			2														
urchase	Amount		Tuition			Addition	al Fees		Boo	oks		Suppl	ies		Other			
art Time Job			Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount		
			First Semester			Library			Textbook 1	1		Binders						
			Total	0		Total	0											
															Total	0		
											L							
		l							Total	0		Total	0					
otal	5	Ī																

Purchase	Amount]	Purchase	Amount		Purchase	Amount		Purchase	Amount		Purchase	Amount
Rent			Provider			Hydro	_		Provider			Cleaning Suppl	es
Total		0	Total	0		Total	0		Total	0		Total	0
						Transpor	tation						
Vehicle Payment			Insur	ance	ance		iel		Mainte	enance		Bus/taxi,	train
Purchase	Purchase Amount		Purchase	Amount	ĺ	Purchase	Amount		Purchase	Amount	l	Purchase	Amount

Vehic	le Payment		Insur	ance	Fu	ıel	L	Mainte	nance		Bus/taxi/	train
Purchase	Amount		Purchase	Amount	Purchase	Amount	F	urchase	Amount		Purchase	Amount
Payment			Provider		Station		C	anadian Ti	re		Ticket price	
Total		0	Total	0			Ė					
							1	Total	0			
					Total	0					Total	0
Renta	al Insurance				Fi	ood				ſ		

Renta	al Insurance			Food											
Purchase	Amount		Groce	eries		Dining	g Out		Other						
Provider			Purchase	Amount		Purchase	Amount		Purchase	Amount					
			Grocery Sto	re		Fast Food									
Total		0													
									Total	0					

						Personal	Care				
N	Medical		Hair/Nails		Clothing		Gym		Othe	f	
Purchase	Amount	Р	urchase	Amount		Purchase	Amount	Purchase	Amount	Purchase	Amoun
Clinic		S	ialon		l	Mall		Gym			
		7	otal	0	l			Total	0		+
Total		0									
						Total	0			Total	

						Entertair	nment						
	Gifts	Т	Mov	vies	Г	Concerts			Sporting Events		Г	Other	
Purchase	Amount	7	Purchase	Amount	Amount		Amount	Ī	Purchase	Amount	ı	Purchase	Amount
Birthday		1	Cineplex		1	Local Show		Ī	Hockey Game		Ī		
		1	Total	0	1	Total	0	ŀ	Total	0	l		
Total		0			-			_					
												Total	0



	Income 1	\$500
PROJECTED MONTHLY INCOME	Extra income	
	Total monthly income	\$500
	Income 1	\$0
ACTUAL MONTHLY INCOME	Extra income	
	Total monthly income	\$0

PROJECTED BALANCE (Projected income minus expenses)	(\$1,603)
ACTUAL BALANCE (Actual income minus expenses)	\$0
DIFFERENCE (Actual minus projected)	\$1,603

SCHOOL	Projected Cost	Actual Cost	Dif	ference
Tuition	\$0	\$0	9	\$1
Additional Fees	\$0	\$0	8	\$1
Books/Course Materials	\$0	\$0	9	\$1
Supplies	\$50	\$0	8	\$50
Other	\$50	\$0	9	\$50
Total	\$100	\$0	9	\$10
HOUSING	Projected Cost	Actual Cost	Dif	ference
Rent	\$813	\$0	9	\$81
Phone	\$70	\$0	8	\$70
Utilities	\$20	\$0	9	\$20
Cable/Internet	\$20	\$0	8	\$20
Other	\$50	\$0	9	\$50
Total	\$973	\$0	8	\$97

Part Time Job	
Total	0

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment	\$0	\$0	9 \$0
Insurance	\$0	\$0	\$0
Fuel	\$0	\$0	\$0
Maintenance	\$0	\$0	9 \$0
Bus/taxi/train	\$50	\$0	\$50
Total	\$50	\$0	\$50

	Amount	Tur	tion	Addition	al Fees	Boo	oks	Supp	ilies	Otne	21
e Jol)	Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amou
		First Semester		Library		Textbook 1	Ļ	Binders			
		Total		Total	0						
		Iotai		Total	U						+
										Total	
						Total	-	Total	0		
	0					Total	•	10101			
						Housin	ng				

Rental Insurance	\$15	\$0	\$15
Total	\$15	\$0	\$15
FOOD	Projected Cost	Actual Cost	Difference
Groceries/Meal Plan	\$500	\$0	\$500
	4.00		C400

Total	0		Total	0		Total	0	Total	0		Total	0
						Transpor	****					
		_			_	rranspor	tation					
Vehic	le Payment		Insur	ance		Fu	el	Mainte	nance		Bus/taxi/ti	rain
Purchase	Amount		Purchase	Amount		Purchase	Amount	Purchase	Amount		Purchase	Amount
Payment			Provider			Station		Canadian Tir	'e		Ticket price	
Total	0		Total	0								
										L		
								Total	0	l		
						1	1				1	1

Other	\$0	\$0	\$	
Total	\$600	\$0	\$60	
PERSONAL CARE	Projected Cost	Actual Cost	Difference	
Medical	\$20	\$0	\$2	

Provider Purchase Amount Grocery Store Fast Food Purchase Amount Fast Food Purchase Purchase Amount Fast Food Purchase P	Renta	al Insurance			Fo	ood		
Grocery Store Fast Food Total 0	Purchase	Amount	Gro	ceries	Dinin	g Out	Ot	her
Total 0	Provider		Purchase	Amount	Purchase	Amount	Purchase	Amoun
			Grocery S	tore	Fast Food			
	Total		0					
Total							Total	
			Total	0	Total	0		

Other	\$20	\$0	\$20
Total	\$180	\$0	\$180
ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Gifts for friends/family	\$50	\$0	\$50
Movies	\$15	\$0	\$15
Concerts	\$20	\$0	\$20

				Persona	l Care				
	Medical	Hair/	'Nails	Clot	hing		Sym	Ot	her
Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount	Purchase	Amount
Clinic		Salon		Mall		Gym			
		Total	0			Total	0		
Total								·	
		4							
l				Total	0			Total	

TOTAL PROJECTED COST	\$2,103
TOTAL ACTUAL COST	\$0
TOTAL DIFFERENCE	\$2,103

						Entertain	ment					
Gifts			Movies		Concerts		Sporting Events			Other		
Purchase	Amount	1	Purchase	Amount		Purchase	Amount	Purchase	Amount	ĺ	Purchase	Amount
Birthday			Cineplex			Local Show	٧	Hockey Gar	me			
		1	Total	0		Total	0	Total	0	ŀ		
Total		0										
											Total	