

BUDGET FOR THE SCHOOL YEAR FROM SEPTEMBER TO APRIL

1 INCOME/RESOURCES (for school year/term)

		TOTALS FOR SCHOOL YEAR
Anticipated savings at the start of school		\$
Contributions from parents/relatives for the academic year		\$
Academic Awards/Bursaries/Scholarships		\$
Spouse's income after deductions	\$ x 34 weeks	\$
Part-time work (net weekly earnings during school year)	\$ x 34 weeks	\$
Government income (e.g. CPP, CTB, GST, etc.)	\$ x 8 months	\$
	\$ x 8 months	\$
OSAP (Total for current academic year) – visit osap.gov.on.ca to confirm your TOTAL funding <i>Include Canada Student Loan, Ontario Student Loan, Canada Study Grant and Millennium Bursary.</i>		\$
Bank loan/line of credit (<i>obtained for this year only; enter value before tuition fees paid</i>)		\$
Other miscellaneous income (total for 8 months – include other government student loans)		\$
Liquid Assets (cash, GICs, stocks, bonds, mutual funds, term deposits, etc.) available for use this year		\$
Total Resources		\$

2 LIVING EXPENSES (for school year/term)*

Tuition, incidental fees			
Books, supplies & equipment			
Rent/Mortgage/Residence Costs (placements and in North Bay)	\$ x 8 months		\$
Groceries and housekeeping supplies	\$ x 8 months		\$
Utilities/Phone/Internet	\$ x 8 months		\$
Personal	\$ x 34 weeks		\$
Child care (<i>unsubsidized</i>)	\$ x 34 weeks		\$
Medical/Dental (<i>uninsured</i>)	\$ x 8 months		\$
Vehicle Costs	Average maintenance costs per academic year		\$
	Insurance payments per academic year		\$
	Average gas cost	\$ x 34 weeks	\$
	Car payments	\$ x 8 months	\$
Clothing, Laundry, Dry cleaning (<i>for the academic year</i>)			\$
Minimum monthly interest payments on student line of credit	\$ x 8 months		\$
Monthly payments on credit card(s)	\$ x 8 months		\$
Leisure: Sports, Entertainment, etc.	\$ x 34 weeks		\$
Other Costs			
			\$
			\$
			\$
			\$
Total Costs			\$

Total Costs \$ _____ - Total Resources \$ _____ = Financial need \$ _____