

Budget for postsecondary students

Income	Fall term	Winter term	Summer term	Total
Net earnings	\$	\$	\$	\$
Net earnings from self-employment	\$	\$	\$	\$
Tips	\$	\$	\$	\$
Loans and scholarships	\$	\$	\$	\$
Pensions or additional benefits (net):				
Withdrawal from an RRSP under the Lifelong Learning Plan (LLP)	\$	\$	\$	\$
Registered Education Savings Plan (RESP)	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Child Tax Benefit	\$	\$	\$	\$
Spousal support	\$	\$	\$	\$
Income tax refund (annual return stemming from your income tax declaration)	\$	\$	\$	\$
Investment income (interest, dividends, capital gains, etc.)	\$	\$	\$	\$
Other income	\$	\$	\$	\$
Total income	\$	\$	\$	\$

Savings	Fall term	Winter term	Summer term	Total
Emergency funds	\$	\$	\$	\$
Savings account	\$	\$	\$	\$
Retirement savings	\$	\$	\$	\$
House fund	\$	\$	\$	\$
Education fund	\$	\$	\$	\$
Investments	\$	\$	\$	\$
Vacation fund	\$	\$	\$	\$
Trip fund	\$	\$	\$	\$
Car fund	\$	\$	\$	\$
Other	\$	\$	\$	\$
Total savings	\$	\$	\$	\$

Expenses	Fall term	Winter term	Summer term	Total
School expenses				
Tuition	\$	\$	\$	\$
Books and school supplies	\$	\$	\$	\$
Housing				
Rent	\$	\$	\$	\$
Electricity/heating	\$	\$	\$	\$
Home insurance	\$	\$	\$	\$
Alarm system	\$	\$	\$	\$
Food				
Groceries	\$	\$	\$	\$
Restaurant	\$	\$	\$	\$
Personal insurance (life, disability, accident, etc.)	\$	\$	\$	\$

Expenses	Fall term	Winter term	Summer term	Total
Transport				
Car payment (car purchase or lease)	\$	\$	\$	\$
Public transit (taxi, train, subway, bus, etc.)	\$	\$	\$	\$
Car expenses (gasoline, maintenance and repairs, tires, etc.)	\$	\$	\$	\$
Car insurance	\$	\$	\$	\$
Parking	\$	\$	\$	\$
Drivers license and registration	\$	\$	\$	\$
Telecommunications				
Basic phone service and long distance charges	\$	\$	\$	\$
Cell phone (monthly fee or prepaid services)	\$	\$	\$	\$
Pager	\$	\$	\$	\$
Cable/satellite television (subscription for cable/satellite TV or special channels)	\$	\$	\$	\$
Internet	\$	\$	\$	\$
Recreation				
Sports and recreation (hobby, theatre, cinema, video rentals, books and magazines, sports equipment, etc.)	\$	\$	\$	\$
Vacation (air fare, hotel, meals, equipment, souvenirs, camping, travel insurance, etc.)	\$	\$	\$	\$
Subscriptions (newspapers, magazines, sports club, etc.)	\$	\$	\$	\$
Health				
Health care (medical/paramedical/dental services, prescription glasses, etc.)	\$	\$	\$	\$
Pharmacy (medication expenses, etc.)	\$	\$	\$	\$
Loan payments				
Credit card	\$	\$	\$	\$
Line of credit	\$	\$	\$	\$
Personal loan	\$	\$	\$	\$
Student loan	\$	\$	\$	\$
Personal loan (family or friend)	\$	\$	\$	\$
Other loans (furniture, computer, etc.)	\$	\$	\$	\$
Additional expenses				
Clothing (shoes, coats, sports attire, etc.)	\$	\$	\$	\$
Daycare expenses	\$	\$	\$	\$
Child-related expenses (spending money, car seats, baby carriages, toys, bikes, skates, clothes, etc.)	\$	\$	\$	\$
Personal care (hair or personal grooming, etc.)	\$	\$	\$	\$
Fees (plan and service charges, etc.)	\$	\$	\$	\$
Personal expenses	\$	\$	\$	\$
Charitable donations	\$	\$	\$	\$
Gifts	\$	\$	\$	\$
Tobacco	\$	\$	\$	\$
Alcohol (beer, wine, etc.)	\$	\$	\$	\$
Total expenses	\$	\$	\$	\$

Result

	Fall term	Winter term	Summer term	Total
Income				
Net earnings	\$	\$	\$	\$
Other income	\$	\$	\$	\$
Total income	\$	\$	\$	\$
Savings				
Total savings	\$	\$	\$	\$
Expenses				
School expenses	\$	\$	\$	\$
Housing	\$	\$	\$	\$
Food	\$	\$	\$	\$
Personal insurance	\$	\$	\$	\$
Transport	\$	\$	\$	\$
Telecommunications	\$	\$	\$	\$
Recreation	\$	\$	\$	\$
Health	\$	\$	\$	\$
Loan payments	\$	\$	\$	\$
Additional expenses	\$	\$	\$	\$
Total expenses	\$	\$	\$	\$
Amount available	\$	\$	\$	\$

Are you in the black? Now's the perfect time to invest! You'll find all the information you need on www.desjardins.com/generation18-24. See **Savings and investment** under **Products and services** and make your money grow.

Learning how to draw up a budget can prove very useful. For example, financial institutions often ask to see a budget plan before granting you a loan. To find out more about **managing your personal finances** and **making a budget**, see **Making a budget** in the **Tips** section at www.desjardins.com/generation18-24.

If you need additional help setting up a budget, contact the Association coopérative d'économie familiale (ACEF) or the Service budgétaire et communautaire in your area. Desjardins has established partnerships with some of these organizations, the **Desjardins Mutual Aid Funds**, and they would be pleased to provide tips on balancing your budget.

The simulators are made available to you for information purposes and for personal use only. They give an approximate result based on the information you enter. Desjardins does not guarantee their accuracy on their applicability to your circumstances. Do not hesitate to contact your caisse advisor for personal advice.