

## Budget for postsecondary students

| Income                                                                         | Fall term | Winter term | Summer term | Total     |
|--------------------------------------------------------------------------------|-----------|-------------|-------------|-----------|
| Net earnings                                                                   | \$        | \$          | \$          | \$        |
| Net earnings from self-employment                                              | \$        | \$          | \$          | \$        |
| Tips                                                                           | \$        | \$          | \$          | \$        |
| Loans and scholarships                                                         | \$        | \$          | \$          | \$        |
| <b>Pensions or additional benefits (net):</b>                                  |           |             |             |           |
| 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<br>(annual return stemming from your income tax declaration) | \$        | \$          | \$          | \$        |
| Investment income (interest, dividends, capital gains, etc.)                   | \$        | \$          | \$          | \$        |
| Other income                                                                   | \$        | \$          | \$          | \$        |
| <b>Total income</b>                                                            | <b>\$</b> | <b>\$</b>   | <b>\$</b>   | <b>\$</b> |

| 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                | \$        | \$          | \$          | \$        |
| <b>Total savings</b> | <b>\$</b> | <b>\$</b>   | <b>\$</b>   | <b>\$</b> |

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

| Expenses                                                                                                   | Fall term | Winter term | Summer term | Total |
|------------------------------------------------------------------------------------------------------------|-----------|-------------|-------------|-------|
| <b>Transport</b>                                                                                           |           |             |             |       |
| 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                                                                           | \$        | \$          | \$          | \$    |
| <b>Telecommunications</b>                                                                                  |           |             |             |       |
| Basic phone service and long distance charges                                                              | \$        | \$          | \$          | \$    |
| Cell phone (monthly fee or prepaid services)                                                               | \$        | \$          | \$          | \$    |
| Pager                                                                                                      | \$        | \$          | \$          | \$    |
| Cable/satellite television<br>(subscription for cable/satellite TV or special channels)                    | \$        | \$          | \$          | \$    |
| Internet                                                                                                   | \$        | \$          | \$          | \$    |
| <b>Recreation</b>                                                                                          |           |             |             |       |
| 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.)                                                   | \$        | \$          | \$          | \$    |
| <b>Health</b>                                                                                              |           |             |             |       |
| Health care<br>(medical/paramedical/dental services, prescription glasses, etc.)                           | \$        | \$          | \$          | \$    |
| Pharmacy (medication expenses, etc.)                                                                       | \$        | \$          | \$          | \$    |
| <b>Loan payments</b>                                                                                       |           |             |             |       |
| Credit card                                                                                                | \$        | \$          | \$          | \$    |
| Line of credit                                                                                             | \$        | \$          | \$          | \$    |
| Personal loan                                                                                              | \$        | \$          | \$          | \$    |
| Student loan                                                                                               | \$        | \$          | \$          | \$    |
| Personal loan (family or friend)                                                                           | \$        | \$          | \$          | \$    |
| Other loans (furniture, computer, etc.)                                                                    | \$        | \$          | \$          | \$    |
| <b>Additional expenses</b>                                                                                 |           |             |             |       |
| Clothing (shoes, coats, sports attire, etc.)                                                               | \$        | \$          | \$          | \$    |
| Daycare expenses                                                                                           | \$        | \$          | \$          | \$    |
| Child-related expenses<br>(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.)                                                                                 | \$        | \$          | \$          | \$    |
| <b>Total expenses</b>                                                                                      | \$        | \$          | \$          | \$    |

## Result

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

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](http://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](http://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.

Online tools 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.