

Budgeting for University

Income

Summer Job Income	\$	<p>Student loan programs expect you to work and save each summer, including between high school graduation and the start of classes</p> <p>Will you work part time during the school year? Minimum wage = \$11.55/hour in Nova Scotia</p> <p>Provincial and federal limits apply, student loans will not be sufficient to cover your study costs each year</p> <p>Make sure you meet the StFX Entrance Scholarship and Bursary program deadlines</p> <p>Do you have an RESP? Do you have family who can help support you financially while you study?</p> <p>Do you have personal savings from past jobs or other sources that you can put towards your education?</p> <p>Are there other sources of funding available to you?</p> <p>How does this compare to the total expenses you calculated below?</p>
Part-time Job Income	\$	
Student Loan Income	\$	
Scholarships/Grants	\$	
Parental Support	\$	
Savings	\$	
Other	\$	
Total	\$	

Fixed Expenses

Tuition	\$	<p>2019-20 Per Credit Fee Schedule available here. Nursing Fee Schedule available here.</p>
Books	\$	
Residence	\$	<p>2019-20 Residence and Meal Plan Rates and Fees available here.</p>
Meal Plan	\$	
Other Fixed Expenses	\$	
Total	\$	

Monthly Expenses

Rent	\$	x 8 months	\$
Groceries	\$	x 8 months	\$
Utilities	\$	x 8 months	\$
Phone	\$	x 8 months	\$
Internet/TV/Cable	\$	x 8 months	\$
Transportation	\$	x 8 months	\$
Entertainment	\$	x 8 months	\$
Clothing	\$	x 8 months	\$
Credit Card Payment	\$	x 8 months	\$
Loan Payment	\$	x 8 months	\$
Spending Money	\$	x 8 months	\$
Other Expenses	\$	x 8 months	\$
Total	\$		\$