

STUDENT BUDGET WORKSHEET

Use this worksheet to estimate and track your income and expenses throughout the school year. Compare your estimated costs to actual spending to help manage your finances and stay on budget.

INCOME	ESTIMATED	ACTUAL
Employment Income		
OSAP / Student Loans		
Scholarships & Bursaries		
Family Support		
Savings		
TOTAL		

EXPENSE	ESTIMATE	ACTUAL
EDUCATION		
Tuition & Fees		
Books & Supplies		
HOUSING		
Rent		
Tenant Insurance		
UTILITIES		
Hydro		
Internet		
LIVING EXPENSES		

Groceries / Food		
Household Supplies		
Laundry		
Clothing		
TRANSPORTATION		
Gas / Transit Pass		
Parking		
ENTERTAINMENT & PERSONAL		
Streaming subscriptions		
Entertainment		
Dining out		
SAVINGS & OTHER		
Emergency fund		
Miscellaneous		
TOTAL EXPENSES		

BUDGET SUMMARY

Total Income: _____

Total Expenses: _____

Money Remaining: _____

BUDGET TIPS

- Track your spending monthly

- Build an emergency fund for unexpected expenses
- Review your budget regularly and adjust as needed
- Prioritize rent, utilities, groceries and academic expenses first.