



## UBC STUDENT FINANCIAL PLANNING WORKSHEET

To get a clear financial picture during your studies at UBC, create a budget that considers both university and living costs. The asterisks (\*) below indicate the timing of your UBC payments for tuition, on-campus housing, and meal plans. To check your fees and their due dates, visit [www.students.ubc.ca/ssc](http://www.students.ubc.ca/ssc).

### Term 1 Budget (September to December)

	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<b>INCOME</b>				
Savings + family contribution				
Expected earnings from part-time work				
Student loans (provincial + federal)				
Scholarships, bursaries				
Other:				
<b>Total income</b>				
<b>EDUCATIONAL EXPENSES</b>				
Tuition and student fees (September instalment)	*			
Books				
Additional costs (photocopies, field trips, etc.)				
<i>Subtotal (Educational):</i>				
<b>LIVING EXPENSES</b>				
Rent/on-campus housing (Sept.), Meal plan (Nov.)	*		*	
Utilities (phone, cable, Internet, hydro)				
Groceries and household supplies (laundry)				
Transportation (e.g., car payment, gas, carpool)				
Personal (haircuts, clothing) + entertainment				
Medical, dental, eye care				
Loan, credit card payments				
<i>Subtotal (Living)</i>				
<b>Total expenses (Educational + Living)</b>				
<b>INCOME – EXPENSES</b>				
(Carry forward surplus to next month's income)				

## Term 2 Budget (January to April)

JANUARY

FEBRUARY

MARCH

APRIL

### INCOME

Savings + family contribution				
Expected earnings from part-time work				
Student loans (provincial + federal)				
Scholarships, bursaries				
Other				
<b>Total income</b>				

### EDUCATIONAL EXPENSES

Tuition and student fees (January instalment)	*			
Books				
Additional costs (photocopies, field trips, etc.)				
<i>Subtotal (Educational)</i>				

### LIVING EXPENSES

Rent/on-campus housing	*			
Utilities (phone, cable, Internet, hydro)				
Groceries and household supplies (laundry)				
Transportation (e.g., car payment, gas, carpool)				
Personal (haircuts, clothing) + entertainment				
Medical, dental, eye care				
Loan, credit card payments				
Subtotal (Living)				
<b>Total expenses (Educational + Living)</b>				

### INCOME – EXPENSES

(Carry forward surplus to next month's income)

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