

### Lump Sum Income

Savings	
Scholarships	
Bursaries	
RESPs	
From Parents	
Loan(s)	
Other	
Total Lump Sum Income:	

### Lump Sum Expenses

Tuition	
Books/Supplies	
Travel to school at beginning of term:	
Travel home at end of term:	
First/Last month rent	
Other:	
Other:	
Other:	
Total Lump Sum Expenses:	

To calculate how much lump sum income you have remaining for your monthly budget, use the following:

Total Lump Sum Income (from above):	
Total Lump Sum Expenses (from above):	
Subtract:	
Divide by 12 (months):	

**This is the amount of lump sum income you have per month of the year.**

<b>Monthly Income</b>
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From Lump Sum (previous page):	
From Jobs:	
Other:	
<b>Total Monthly Income:</b>	

<b>Monthly Expenses</b>
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Rent:	
Utilities:	
Telephone:	
Groceries:	
Transportation:	
Insurance:	
Gas:	
Entertainment:	
Dining out:	
Miscellaneous:	
<b>Total Monthly Expenses:</b>	

Total monthly income – Total Monthly Expenses =	
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Your expenses cannot exceed your income! In fact, it's a good idea to leave a little extra at the end of the month.

If you end up with a negative number, you need to re-think your expenses and income.