

my budget



You've reached one of the biggest milestones in your life: starting your post-secondary education or apprenticeship.

Pursuing an education can be exciting, stressful, and costly. Despite that, it remains a great investment in your future. Having an idea of how much it will cost will help you prepare financially. If you are smart with money by planning ahead, saving and sticking to your budget, you can keep your finances in check and even graduate debt free!

Start by using our budget tool to help you estimate the cost of your education. Remember, a Libro Coach can also help you with this and any questions you might have.

We have collected some average costs to help you get started!

ONTARIO AVERAGE YEARLY COSTS

Tuition	\$ 7,540 (university) \$ 2,400 (college)
Books/course material	\$ 800 - 1,000
Residence with meals	\$ 10,000 - 14,000

17-25 and attending post-secondary?

Apply for Libro's Student awards in early Spring!

Learn more at libro.ca/studentawards

start here

INCOME	YEARLY
Part-time work	\$ _____
Scholarships	\$ _____
RESP	\$ _____
Student loans	\$ _____
Gifts	\$ _____
Other	\$ _____
Total yearly income	\$ _____

ONE-TIME EXPENSES	YEARLY
Tuition	\$ _____
Fees	\$ _____
Books, course material	\$ _____
Total one-time expenses	\$ _____

REOCCURRING EXPENSES	MONTHLY	YEARLY
Living expenses		
Rent/mortgage payment	\$ _____	\$ _____
Residence fees	\$ _____	\$ _____
Utilities (hydro, electricity)	\$ _____	\$ _____
Cable	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Cell phone	\$ _____	\$ _____
Food		
Groceries	\$ _____	\$ _____
Meal plan	\$ _____	\$ _____
Dining out	\$ _____	\$ _____
Transportation		
Public transit	\$ _____	\$ _____
Parking	\$ _____	\$ _____
Gas	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Car payments	\$ _____	\$ _____
Maintenance	\$ _____	\$ _____
Miscellaneous		
Clothing	\$ _____	\$ _____
Entertainment (movies, bars)	\$ _____	\$ _____
Personal care (hair, esthetics)	\$ _____	\$ _____
Travel (home, visiting friends)	\$ _____	\$ _____
Health		
Medical and dental insurance	\$ _____	\$ _____
Medical/dental procedures	\$ _____	\$ _____
Prescriptions	\$ _____	\$ _____
Total expenses	\$ _____	\$ _____

TOTAL INCOME - **TOTAL EXPENSES** \$ _____