


Can you afford university? See where you stand financially.		
EXPENSES	September-April	AMOUNT \$
Application Fee: Paid when you apply to STFX	\$100	
Tuition Fees: Tuition fees also cover information & technology fee, Students' Union fee, and health plan. (International students: \$13,289.59) If you are not sure how much your tuition will cost please contact the registrar's assistant at (902) 867-2213.	\$6,800.59	
Books and Supplies: Students will generally pay anywhere from \$400 to \$1500 depending on the type & length of the program. Sometimes extra supplies or equipment is required.		
Getting Started Costs: Many students leaving home for the first time are not aware that there will be one-time costs associated with hook-up fees such as telephone and cable. (Borrowing or using second hand furniture and kitchenware is a good idea.)		
Rent/Room and Board/Mortgage Costs:	\$_____ x 8 =	
Utilities: This will include hydro, telephone, heat, and cable.	\$_____ x 8 =	
Food: Single students should estimate around \$200/month. If you are part of a family this amount will be larger depending on the situation.	\$_____ x 8 =	
Daycare:	\$_____ x 8 =	
Transportation: Local transportation costs can vary depending where you live. Unless you live in the country you should be able to walk to campus.	\$_____ x 8 =	
Return Trip Home: (once a year)		
Medical/Dental: Should include medical plan premiums as well as glasses, contacts, prescriptions, and dental care.	\$_____ x 8 =	
Clothing: Plan ahead especially for a winter jacket and good boots. Antigonish has a couple good second hand clothing stores.	\$_____ x 8 =	
Miscellaneous: entertainment, children's lessons, etc.	\$_____ x 8 =	
Contracted Debts: alimony, car loan, etc.	\$_____ x 8 =	
Credit card payments:	\$_____ x 8 =	
Total of all estimated Expenses:		TOTAL:
RESOURCES	September-April	AMOUNT (\$)
Student Loan (or bank loan):		
General Savings: Registered Educational Savings Plan, savings account, gifts from family, church contributions, etc.		
Savings from Summer/Past Employment:		

Contribution from Parents: use amount that your parents <i>actually</i> can give you <i>not</i> what is determined on your student loan.		
Part-Time Work While in School:	\$_____ x 8 =	
Government Income: Child tax credit, social assistance, family benefits, Canada Pension Plan; HRDC (Canada Employment Centre).	\$_____ x 8 =	
Awards, Scholarships and Bursaries:		
Other Income: anything else that you can think of such as gifts, selling of personal items, savings bonds, etc.		
TOTAL OF ALL ESTIMATED RESOURCES:		TOTAL:
Total Estimated Expenses:		
Total Estimated Resources:		
Resources – Expenses =		
If your total resources are <i>equal</i> or <i>greater</i> than your costs, you are in good financial shape to attend StFX. If you see that you will need more funds to attend, here are some ideas you may consider: *First, review your costs. Have you been realistic? Can some of your costs be reduced? (Do you really need cable and a clothing allowance?) *Next review your resources. Have you researched all possible sources of income? Have you underestimated any sources? Can you ask your family for assistance? Can you handle a part-time job? BE PREPARED FINANCIALLY!		