

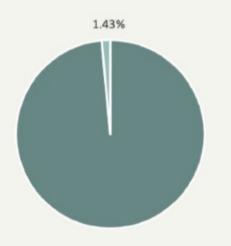
SETTING UP YOUR MEDICAL STUDENT FINANCIAL BUDGET

STEP 1: SYNCHING ONLINE BANKING

STUDENT SPREADSHEET

LINE OF CREDIT

Available	\$344,990.00
Balance	\$5,010.00
Interest Rate	2.20%
Payments (Monthly)	\$110.22



TRANSFER HISTORY

Payment/Used	Date	Amount
Choose Below	Enter Below	Enter Below
Used	2020-09-18	\$10.00
Payment	2020-09-24	\$10.00
Used	2020-09-25	\$40.00
Payment	2020-09-24	\$30.00
Used	2020-12-24	\$5,000.00

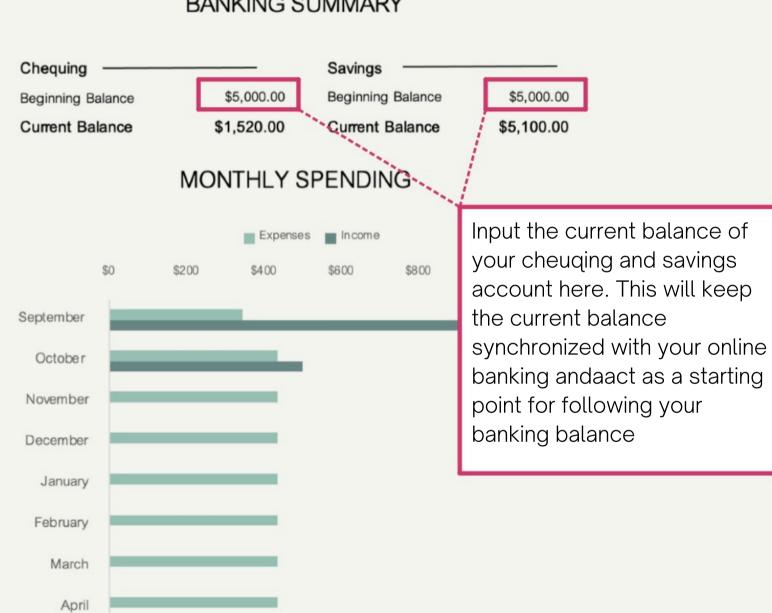
STUDENT LOANS

Balance		\$170.00
	Provincial	\$70.00
	Federal (Canada)	\$100.00
Grants		\$140.00
	Provincial	\$50.00
	Federal (Canada)	\$90.00
Owing		\$30.00
	Provincial	\$20.00
	Federal (Canada)	\$10.00
Post-Grad Pay	ments (Monthly)	\$4.47
	Provincial (2.45%)	\$1.72
	Federal (Canada) (2.75%)	\$2.75

LOAN HISTORY

Loan/Grant	Academic Year	Amount
Choose Below	Enter Below	Enter Below
Provincial Loan	2020/2021	\$70.00
Provincial Grant	2020/2021	\$50.00
Canada Student Loan	2020/2021	\$100.00
Canada Student Grant	2020/2021	\$90.00

BANKING SUMMARY



STEP 2: LINE OF CREDIT DETAILS

STUDENT SPREADSHEET

LINE OF CREDIT



TRANSFER HISTORY

Payment/Used	Date	Amount
Choose Below	Enter Below	Enter Below
Used	2020-09-18	\$10.00
Payment	2020-09-24	\$10.00
Used	2020-09-25	\$40.00
Payment	2020-09-24	\$30.00
Used	2020-12-24	\$5,000.00

STUDENT LOANS

Balance		\$170.00
	Provincial	\$70.00
	Federal (Canada)	\$100.00
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	Federal (Canada)	\$90.00
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Post-Grad Pay	ments (Monthly)	\$4.47
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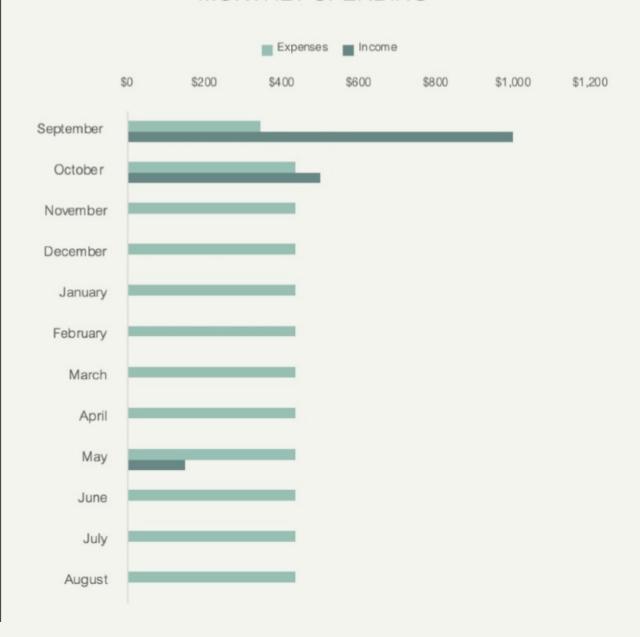
LOAN HISTORY

Loan/Grant	Academic Year	Amount
Choose Below	Enter Below	Enter Below
Provincial Loan	2020/2021	\$70.00
Provincial Grant	2020/2021	\$50.00
Canada Student Loan	2020/2021	\$100.00
Canada Student Grant	2020/2021	\$90.00

BANKING SUMMARY



MONTHLY SPENDING



STEP 3: TRACKING USE OF LINE OF CREDIT

STUDENT SPREADSHEET

LINE OF CREDIT

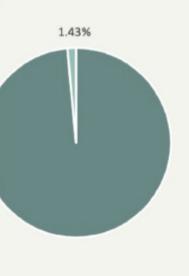
Available \$344,990.00

Balance \$5,010.00

Interest Rate 2.20%

Payments (Monthly) \$110.22

This section will keep track of usage and payments towards your Line of Credit. As you input values, the information above will change such as balance, and monthly interest payments. Using the proper date will help remind you of your reason for usage.



TRANSFER HISTORY

Payment/Used	Date	Amount
Choose Below	Enter Below	Enter Below
Used	2020-09-18	\$10.00
Payment	2020-09-24	\$10.00
Used	2020-09-25	\$40.00
Payment	2020-09-24	\$30.00
Used	2020-12-24	\$5,000.00

STUDENT LOANS

Balance		\$170.00
	Provincial	\$70.00
	Federal (Canada)	\$100.00
Grants		\$140.00
	Provincial	\$50.00
	Federal (Canada)	\$90.00
Owing		\$30.00
	Provincial	\$20.00
	Federal (Canada)	\$10.00
Post-Grad Pay	ments (Monthly)	\$4.47
	Provincial (2.45%)	\$1.72
	Federal (Canada) (2.75%)	\$2.75

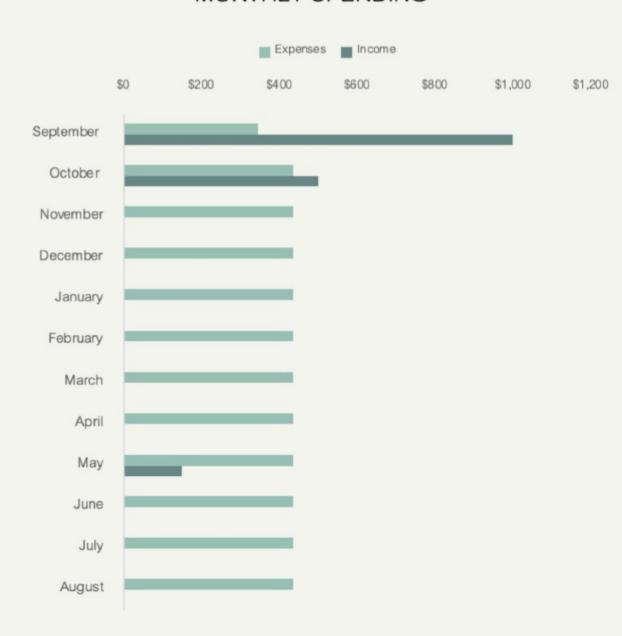
LOAN HISTORY

Loan/Grant	Academic Year	Amount
Choose Below	Enter Below	Enter Below
Provincial Loan	2020/2021	\$70.00
Provincial Grant	2020/2021	\$50.00
Canada Student Loan	2020/2021	\$100.00
Canada Student Grant	2020/2021	\$90.00

BANKING SUMMARY



MONTHLY SPENDING



STEP 4: SETTING UP STUDENT LOAN HISTORY

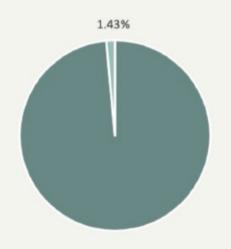
Ralance

STUDENT SPREADSHEET

\$170.00

LINE OF CREDIT

Available	\$344,990.00
Balance	\$5,010.00
Interest Rate	2.20%
Payments (Monthly)	\$110.22



TRANSFER HISTORY

Payment/Used	Date	Amount
Choose Below	Enter Below	Enter Below
Used	2020-09-18	\$10.00
Payment	2020-09-24	\$10.00
Used	2020-09-25	\$40.00
Payment	2020-09-24	\$30.00
Used	2020-12-24	\$5,000.00

STUDENT LOANS

Dalance	· · · · · · · · · · · · · · · · · · ·	\$170.00
	Provincial	\$70.00
	Federal (Canada)	\$100.00
Grants		\$140.00
	Provincial	\$50.00
	Federal (Canada)	\$90.00
Owing		\$30.00
	Provincial	\$20.00
	Federal (Canada)	\$10.00

Post-Grad Payments (Monthly)		\$4.47
	Provincial (2.45%)	\$1.72

Federal (Canada) (2.75%) \$2.75

LOAN HISTORY

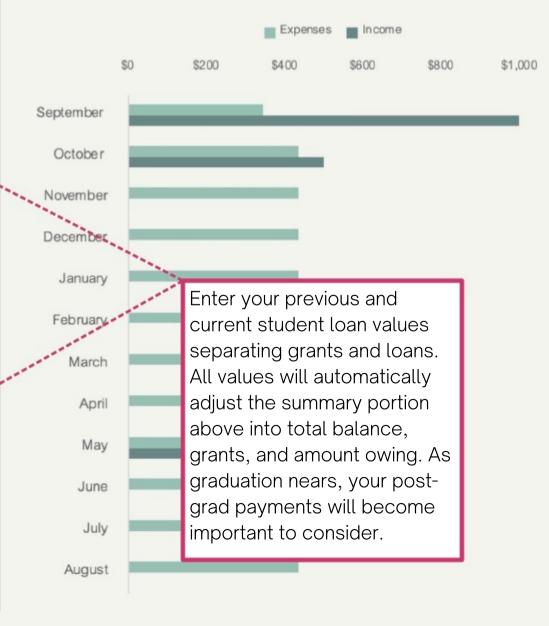
Loan/Grant Choose Below	Academic Year Enter Below	Amount Enter Below
Provincial Loan	2020/2021	\$70.00
Provincial Grant	2020/2021	\$50.00
Canada Student Loan	2020/2021	\$100.00
Canada Student Grant	2020/2021	\$90.00

BANKING SUMMARY



MONTHLY SPENDING

\$1,200



STEP 5: DETERMINE YOUR MONTHLY SPENDING GOAL

SEPTEMBER

SUMMARY

Spending Goal \$1,500.00

Amount Spent \$345.00

Income this Month \$1,000.00

Breakdown for September



Housing

Transportation

Food

Utilities

Clothing

Medical/Healthcare

Insurance

House hold Items/Supplies

Personal

- Dobt

INCOME

Date	Categories	Amount
Enter Below	Choose Below	Enter Below
05/25/21	Student Loan	\$1,000.00

A spending goal will help you remain consistent in your spending. Instead of having specific amounts for each category, one cumulative number gives space for monthly variability in each sub-category. Use the donut graph below to quickly assess your spending habits.

EXPENSES

Categories Choose Below	Amount Enter Below
Babysitter	\$40.00
Disability insurance	\$41.00
Big purchases (like a new mattress or laptop)	\$39.00
Groceries	\$42.00
Groceries	\$43.00
Mortgage or rent	\$54.00
Gas	\$45.00
Electricity	\$46.00
Shoes	\$47.00
Dental care	\$48.00
Emergency fund	\$100.00
	Babysitter Disability insurance Big purchases (like a new mattress or laptop) Groceries Groceries Mortgage or rent Gas Electricity Shoes Dental care

STEP 6: TRACKING YOUR EXPENSES

SEPTEMBER

SUMMARY

Spending Goal \$1,500.00

Amount Spent \$345.00

Income this Month \$1,000.00

Breakdown for September



Housing

Transportation

Food

Utilities

Clothing

Medical/Healthcare

Insurance

Household Items/Supplies

Personal

Debt

INCOME

Date Enter Below	Choose Below	Amount Enter Below
05/25/21	Student Loan	\$1,000.00
	The expenses column will be what you spend most of your time in the budget. Everything circulates an automatically adjusts following.	his
	automatically adjusts following inputs to this section. A large list sub-categories will help you organize your spending efficient	

EXPENSES

Date Enter Below	Categories Choose Below	Amount Enter Below
05/21/21	Babysitter	\$40.00
05/21/22	Disability insurance	\$41.00
05/21/23	Big purchases (like a new mattress or laptop)	\$39.00
05/21/24	Groceries	\$42.00
05/21/25	Groceries	\$43.00
05/21/26	Mortgage or rent	\$54.00
05/21/27	Gas	\$45.00
05/21/28	Electricity	\$46.00
05/21/29	Shoes	\$47.00
05/21/30	Dental care	\$48.00
05/21/31	Emergency fund	\$100.00

STEP 7: RECORDING YOUR INCOME

SEPTEMBER

SUMMARY

Spending Goal \$1,500.00

Amount Spent \$345.00

Income this Month \$1,000.00

Breakdown for September





Transportation

Food

Utilities

Clothing

■ Medical/Healthcare

Insurance

Household Items/Supplies

Personal

- Debt

INCOME

Date Enter Below	Categories Choose Below	Amount Enter Below
05/25/21	Student Loan	\$1,000.00
05/25/21	Although income is rare during Medical School, having a place a budget to account for any inflows essential. This will allow for the banking summary to accurately portray your bank account. Also, a great place to account for etransfers from peers.	is

EXPENSES

Date Enter Below	Categories Choose Below	Amount Enter Below
05/21/21	Babysitter	\$40.00
05/21/22	Disability insurance	\$41.00
05/21/23	Big purchases (like a new mattress or laptop)	\$39.00
05/21/24	Groceries	\$42.00
05/21/25	Groceries	\$43.00
05/21/26	Mortgage or rent	\$54.00
05/21/27	Gas	\$45.00
05/21/28	Electricity	\$46.00
05/21/29	Shoes	\$47.00
05/21/30	Dental care	\$48.00
05/21/31	Emergency fund	\$100.00



AREAS THAT REQUIRE CONTINUED ATTENTION

- 1. Any usage/payments to your Line fo Credit in the "Transfer History" section.
- 2. Any loans/grants received in the "Loan History" section
- 3. All income and expenses recorded in each Monthly Tab.

Questions? Ask at help@budgetyourmd.ca