

Planning 10 – First Year Project

This is a major component of the course and must be fully completed up to expectations in order to pass Planning 10.

Scenario You have just graduated from secondary school (congratulations!) and are entering the Real Adult World. But are you ready? To prove you are, come up with a complete budget for this first year on your own. During this year, you may choose to go to postsecondary school part-time or full-time or not at all; whatever you decide should make sense for your life goals. You must also get an appropriate job (part-time or full-time) to help finance your lifestyle. You have to move out of your parents' house, though, since they have decided to take in a homestay student to make some money for their retirement – and so there is no room for you anymore! Luckily, your parents do love you and so they give you \$5000 to help you get started. Unfortunately, this is not enough to fund an entire year.

There are two parts to your project: the hard-copy proposal, and the oral presentation to the class.

Proposal Prepare a folder with ALL the evidence you have to support your budget. Set it up like this:

- Divide into the **sections** given for your Presentation, placed in order and flagged for ease of navigation. For example, the information below should be divided into individual sections:
 - Accommodation / Housing
 - Accommodation / Household Expenses
 - Accommodation / Personal Expenses
 - Food Expenses
- A **section budget summary** is required as the title page for each section. This will show the cost of each individual item, the quantity of each item needed over the course of the year, a subtotal of how much item will cost for the year, and a total cost for the section at the bottom of the summary. (Refer to the sample provided later in this package.)
- Following the budget summary sheet, **evidence** needs to be given, in order. Evidence can be provided in forms such as billing statements, flyer/newspaper advertisements, web screenshots and other real-world documents. You may put more than one piece of evidence on a page; however, all information must be legible.
- At the front of your folder, before the very first section, is your **Budget Spreadsheet**.
- The last section of the folder is where you put a printed copy of your **PowerPoint slides with Notes** and/or a **written copy of your speech**.

Presentation (Maximum 8 minutes) Summarize and explain your proposal to the class with illustrative evidence, using PowerPoint to organize appropriate visual and verbal evidence. Hints for success:

- Do NOT go into excruciating detail - we are looking for the big picture (e.g. no long lists of individual costs such as toilet paper or Q-Tips). However, DO mention the section budget summary (e.g. "\$1325 for a year's worth of personal expenses") and on the PowerPoint slide show images illustrating the kind of things this section includes. (No need to read out the list in full!)
- The slideshow MUST be automated to ensure proper timing of your presentation; a template file will be provided to you for this reason.
- You must follow the PowerPoint formatting guidelines provided.

Here is the specific information you need to include in your budgeting, including how many slides and how long you have for each section. Use the Checklist to determine how far you are in your planning. Following are Supplies Lists with required and suggested purchases for the year.

Section	Duration	Description	Checklist
Introduction	Slides: 1 Time: 20 seconds	1. State who you are, and what your long-term career goal is (e.g. to own a visual effects studio). Include what city/country you will be living in during this first year, if you're going to school (part-time or full-time), and what job you will work at. Any other necessary details to clarify your situation should be stated here.	
Accommodation: Housing	Slides: 2 Time: 40 seconds	2. Picture of where you'll be living: an appropriate housing option for you (and possibly a roommate). Your accommodation must include in the rental cost the use of a fridge, stove/oven, and dishwasher - the only exception is if you are in student housing with a meal plan option. 3. Appliances & Utilities: List the basic utilities costs you will be responsible for paying each month, and their approximate costs. Show evidence of all costs through documents such as monthly utility statements and Craigslist ads.	
Accommodation: Household Expenses	Slides: 3 Time: 60 seconds	4. List the furnishings, bedding and kitchen items you will need. 5. List the personalized household items you will be bringing from home, such as wall decorations, picture frames and tchotchkes, stuffed animals, and hobby supplies. 6. List the housekeeping items you will need to clean your living space and generally live day-to-day on your own. Many items will need to be replenished from time to time; remember to factor that into your budget. All pricing must be based on real costs, with evidence shown through pictures and prices from flyers or websites.	
Accommodation: Personal Expenses	Slides: 2 Time: 40 seconds	7. List the bathroom and toiletries items you will need for personal grooming. Remember you need a year's supply of each! 8. What miscellaneous items do you use regularly and can't imagine living without? List these here.	
Food Expenses	Slides: 2 Time: 40 seconds	9. Show a typical weekly menu, including 3 meals and 2 snacks per day. These should be meals you make yourself – restaurants are included in the Entertainment section. 10. Build a typical grocery list for the week based on the weekly menu, including the cost of each item needed. Indicate your weekly food budget here, as well. <i>See index for further information on this section, including how to calculate student meal plans into your food expenses.</i>	
Transportation	Slides: 3 Time: 60 seconds	11. Research a new car and a used car you could purchase. Include not just the cost of the car, but also: insurance, BCAA membership, road/bridge tolls and parking fees, the cost of an oil change, and how much gas you will purchase in a year (based on the expected mileage you will put on the car).	

		<p>12. Research public transportation options to get to work, school (if applicable), and local amenities (e.g. the grocery store). Make sure you know the cost of each option.</p> <p>13. Based on your research, select the most appropriate transportation method. Include this in your budgeting for the year.</p> <p><i>See index for further information on this section.</i></p>	
Entertainment & Other Expenses	Slides: 3 Time: 60 seconds	<p>List the other items you need to budget for, including:</p> <p>14. Entertainment: At least once a month, plan on doing something for your emotional and mental health. This could be joining yoga a class, seeing movies in a theatre, going out for dinner with friends or to a concert, buying craft supplies, or whatever else interests you. Pick at least one activity for each month of the year – it will give you something to look forward to.</p> <p>15. Emergencies: What unfortunate things are likely to happen in this year? If you're prone to getting sick, you should budget for everything you'll need to get through a bout. If you bought a used car, there's a good chance it will need some sort of repair. The emergencies you prepare for should be appropriate for your situation.</p> <p>16. Other: If you're going to postsecondary, find out how much it will cost (tuition, fees, and books). If you want to take a vacation – anything from a night away to a long trip – then include that here. Basically, anything that doesn't fit anywhere else – it goes here.</p>	
Income	Slides: 2 Time: 40 seconds	<p>17. Give a short description of the job you are hired for, including how many hours per week you work, the wage you're earning, and how you will get there. Include an overview of your projected work schedule for the year (e.g. school months vs. summer months), and work out your expected gross and net salary for the year.</p> <p>18. List any other sources of income you are expecting, such as loans, scholarships, bursaries, and gifts. If you are expecting to receive scholarships or bursaries, make sure you justify your candidacy. You may <i>not</i> include additional monetary gifts from your parents.</p>	
Savings	Slides: 1 Time: 20 seconds	<p>19. You must put 5% of your gross income away in a savings vehicle (either an RRSP, TFSA, or GIC). Show how much your initial investment will grow over the course of the year. Don't forget the interest!</p> <p><i>See index for further information on this section.</i></p>	
Budget Spreadsheet	Slide: 2 Time: 40 seconds	<p>For your portfolio, prepare a full income and expense statement as a spreadsheet, separated by month, and with totals for the year. Include all income and costs that must be considered, including items that may not show up elsewhere in your planning (e.g. a downpayment on a car made before the year officially begins, repayment of a loan, or income already saved from previous years).</p> <p>For your income section, be sure to include gross salary, mandatory deductions (federal and provincial income tax, CPP, EI, and vacation pay) and net salary for your job.</p> <p>20. On this slide, show a screenshot of your spreadsheet. It will be too</p>	

		<p>small to read any details, but it will show that you've filled in all the categories.</p> <p>21. Show a close-up screenshot of the totals column, so that the details can be seen clearly.</p> <p><i>See index for further information on this section.</i></p>	
Bibliography & Conclusion	Slides: 1 Time: 20 seconds	22. List all the resources (websites, magazines, books, flyers, people, etc.) from which you collected your information. Say <i>thank you</i> and <i>goodbye</i> !	

PowerPoint Formatting Guidelines

PowerPoint is a TOOL you use to present your information to a group. Like any tool, it can be used in the creation of something useful – or in its destruction! Use these guidelines to ensure you are creating a powerful presentation, not demolishing the hard work you've put into this project.

1. 5 x 5 Rule

Each slide should have a MAXIMUM of 5 lines of text, with 5 words per line. Your audience can not read your slide AND listen to your speech simultaneously! Use only key words and images on slides. Keep the details for your speech and your portfolio.

This slide has too much text! Can you really expect your audience to listen to anything they say when they are trying to read your slide at the same time? Not to mention, what's on the slide is probably in incomplete sentences and kind of boring (since there are no visuals) and maybe even hard to read because it's really small or has distracting spelling errors. Your speech is probably way more interesting, since you're putting some personality into, and so that should be the focus. Rather than trying to squish everything

←Bad

Good→

Keep it
short & sweet



(with illustrative pictures)

2. Formatting Slides

If you have a title: it needs to be clear, specific, and concise.

PowerPoint defaults to bulleted lists. While this is useful sometimes, it is often not ideal. Sometimes it makes more sense to have one full sentence than several incomplete points.

3. Choose Colour Carefully

Repeat after me: colour should emphasize, not decorate. In other words, important words and ideas should stand out through careful application of colour. Colour should NOT be used just for the sake of making something look good!

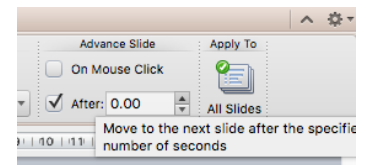
Not everyone has excellent vision. Reduce eye strain by having a strong contrast between the background and text colours; and make sure all text is at least size 22.

4. Transitions & Animations

Just like with colour, transitions and animations should be used carefully. They should not be too showy or distracting from your content.

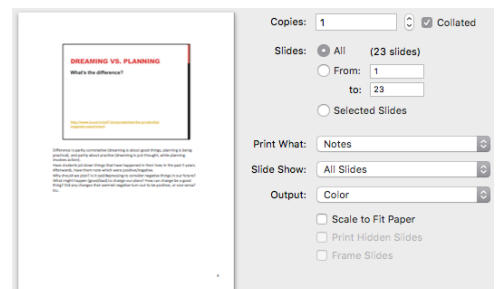
5. Advance Slide

Automate your slideshow, so you don't have to worry about changing the slides yourself – you can focus on your speech and your audience. Use Advance Slide to simplify your presentation.



6. Notes Section

Type your speech notes into the note sections below each slide. When you present on a Mac, you will be able to see these as you present – no need for cue cards! Or, on any computer, you can print your slideshow as Notes so that the slides and the speech are shown together on one page, creating instant cue cards.



Index: Food Expenses

A variety of food choices in meals and snacks is important. You cannot eat the same thing every day! There's no faster way to start hating what used to be your favourite food, plus it's healthier to eat a variety of foods. And remember: eating out at a restaurant is calculated as an entertainment cost, *not* a food expense.

The amount and specificity of detail is also important. For example, if you have a sandwich, explain the type: is it ham and cheese, or peanut butter? If you eat cereal, indicate what kind, such as bran flakes with milk.

You must include a drink for each meal. If you say water, specify whether it is bottled water or tap water.

You must be realistic about the amount of food you would eat in a day.

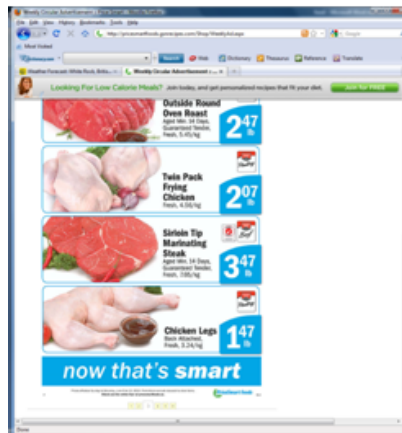
Show a **typical weekly menu** in the following format:

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	2 strips of bacon 1 egg 1 toast 1 glass milk						
Lunch	1 ham & cheese sandwich 1 apple tap water						
Dinner	lasagna garlic bread Caesar salad tap water & tea chocolate cake						
Snacks	1 Yoplait yogurt Cheesies						

On your **typical grocery list**, list all food needed for the weekly menu including the cost beside each item. Don't forget the sales tax! Calculate the total cost for the week, and calculate the monthly and annual costs (which will be include on your budget spreadsheet). Example:

Ingredient/Food Item	Price	Sales Tax (if applicable)	Weekly Serving Size	Weekly Total
Rice	\$25.98	--	1/10 th of package	\$2.60

Provide proof of cost of all items purchased, such as: cutting and pasting clippings from a grocery store flyer; taking screenshots of an online flyer; or scanning/taking photos of a grocery store receipt. If you choose this last option, highlight the items you included on your weekly menu. Examples:



Index: Transportation

You must investigate the cost of 3 transportation options: a new vehicle, a used vehicle, and public transportation. "Vehicles" include: car, truck, scooter, motorcycle, bike, etc.

For vehicles, you must also calculate the insurance, BCAA membership, tolls and parking fees (if applicable), the cost of an oil change (from somewhere like Canadian Tire, Mr. Lube, or a car dealership), and the cost of gas for a year. For postsecondary students taking public transport, research whether you will get a free student transit pass from the school with payment of your student fees.

Proof of costs must come from real ads, insurance quotations, photos of products with their prices, etc.

Example of an insurance quote:

		Before Discount	Your Cost
Premiums	Basic Third Party Liability	1224	1258
	Collision (rate group 21) \$500	1538	1461
	Comprehensive (rate group 22) \$300	1067	918
	Total Premiums	\$3929	\$3637
Fees	Licence Fee		61
	NEW Plate or Plate/Decal Replacement		18
	Total Fees		\$79
	Total Fees and Premiums	\$4008	\$3716
Annual Savings/Surcharges	Claim: Rated Scale Discount (-5%)		196
	Anti-theft Discount		96
	Total Savings/Surcharges		\$292

This rate quote is an estimate only and may vary. The actual cost of your insurance and licence may be greater or lesser depending on ICBIC's then current insurance and licence fees for your vehicle.
Policy Version: 2011 Policy (Jan 01 to Dec 31)
CRS Level: -1 (-5%)

To determine your gas costs, ask yourself this: how often will you drive your car weekly? The calculations in the table below are very general. This is because gas consumption depends on a number of factors, such as: engine size, vehicle size, highway vs. city driving, grade of gas, style of driving, age of vehicle, maintenance upkeep, etc. To determine your costs, choose your best match from the table below based on the vehicles you selected to research.

Frequency /week	2011 Ford Mustang GT	Chevrolet Avalanche 2500	Hyundai Accent GL, GLS & GSI	Nissan Murano LE 4Dr	Motorcycle priced from \$2001 - \$2500
1 day	\$25	\$20	\$5	\$10	\$5
2 days	\$50	\$40	\$10	\$20	\$10
3 days	\$75	\$60	\$15	\$30	\$15
4 days	\$100	\$80	\$20	\$40	\$20
5 days	\$125	\$100	\$25	\$50	\$25
6 days	\$150	\$120	\$30	\$60	\$30
7 days	\$175	\$140	\$35	\$70	\$35

To help explain **your final choice**, include:

Proof of pricing and photos of all 3 transportation options you researched.

Make a comparison chart for the 3 transportation options your researched. It may look something like this:

	New Vehicle	Used Vehicle	Public Transportation
Cost of the Vehicle			n/a
Insurance			n/a
BCAA Membership			n/a
Tolls & parking fees			n/a
Oil change			n/a
Gas			n/a
User pass	n/a	n/a	
Total			

Index: Savings

Your budget must include a minimum 5% savings from your gross salary. You will put away this 5% over the course of the year.

You must decide which “vehicle” you will use for your savings. A savings vehicle is simply a way of saving your money and making it work for you. You may choose from: RRSP, TFSA, or GIC.

1. Explain what your net income is and how much you will be putting away in savings over one year. Example:

My net income is \$20,000 and I will save 5% of that in case of emergency or to invest in a different investment vehicle after one year.

5% of \$20,000 = \$8000 in personal savings

2. Do some research on savings options, and select an appropriate one for your needs. Explain what investment vehicle you will be using and how much you will earn off of it. Example:

I will take my personal 5% savings of \$[_____] and invest it in [the type of investment vehicle] from [financial institution] at a simple/compounding interest rate of [_____] % over the year. After 12 months, my initial \$[_____] will have grown to \$[_____].

3. Include proof of your savings vehicle.

Example:

Here is proof that the GIC at the above rate exists:

0.850% of \$1000 investment = \$8.50 interest after 1 month

BMO Guaranteed Investment Certificate (GIC)			
<i>(minimum investment \$1,000)</i>			
Annual / Annual Compound Interest Payment Option	\$1,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$999,999
1 year - under 18 months	0.850%	0.850%	0.850%

Index: Budget Spreadsheet

For your portfolio, prepare a full income and expense statement as a spreadsheet, separated by month, and with totals for the year. Include all income and costs that must be considered, including items that may not show up elsewhere in your planning (e.g. a downpayment on a car made before the year officially begins, repayment of a loan, or income already saved from previous years).

For your income section, be sure to include gross salary, mandatory deductions (federal and provincial income tax, CPP, EI, and vacation pay) and net salary for your job.

It is suggested you use the Excel spreadsheet template provided to simplify this step. This is what it looks like:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
Budget Statement (Income & Expenses)														
ITEM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ANNUAL	
Gross Income														
Gifted \$														
Personal Savings														
Scholarships/Bursaries														
Other														
Total Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CCP (4.95% if \$3500+)														
EI (1.88%)														
Fed. Income Tax (15%)														
BC Income Tax (5.06%)														
CPP (4.95%)														
Total Deductions	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent & Utilities														
Household Expenses														
Personal Expenses														
Food														
Transportation														
Entertainment & Other														
5% Savings														
Total Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Accumulated Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

Here is an example of what it will look like when you start to fill it out:

	A	B
Budget Statement (Income & Expenses)		
ITEM	JAN	FEB
Gross Income	\$ 850.00	
Gifted \$	\$ 200.00	
Personal Savings	\$ 5,000.00	
Scholarships/Bursaries		
Other		
Total Income	\$ 6,050.00	
CCP (4.95% if \$3500+)	\$ 52.08	
EI (1.88%)	\$ 15.98	
Fed. Income Tax (15%)	\$ 127.50	
BC Income Tax (5.06%)	\$ 43.01	
CPP (4.95%)	\$ 52.08	
Total Deductions	\$ 290.65	
Net Income	\$ 5,759.35	
Rent & Utilities		
Household Expenses		
Personal Expenses		
Food		
Transportation		
Entertainment & Other		
5% Savings		
Total Expenses	\$ -	
Balance	\$ 5,759.35	
Accumulated Balance	\$ 5,759.35	

Section Summary: Accommodation (Housing)

Rent (\$800/month x 12) = \$9600.00

Hydro utility bill (\$40/2 months x 6) = \$240.00

Gas utility bill (\$20/month x 12) = \$240.00

Cable subscription (\$75/month x 12) = \$900.00

Shaw TV Teacher Bundle

Internet subscription (\$40/month x 12) = \$480.00

Shaw LoSpeedSpecial

Phone bill (\$80/month x 12) = \$960.00

Telus ThatCan'tBeReal Deal

Yearly Total = \$12,420.00

Average Monthly Total = \$1035.00

See following pages for evidence.

sample

Evaluation Rubric

Name: _____

Start: _____ End: _____ [Total Time: _____]

	Does Not Meet Expectations	Minimally Meets Expectations	Fully Meets Expectations	Exceeds Expectations
<p>Preparation, Organization & Timing Ready to go on presentation day, including having all materials ready and in place at beginning of class; minimal time needed to get started. Evidence of practice (smooth delivery, prepared notes, etc.). Information is efficiently organized. Adheres to time guidelines. Smooth transitions between sections.</p>				
<p>Research & Information Evidence of sufficient research covering all required criteria. Research/information is current and accurate. Research/information is personalized for the student's situation and needs. Information is appropriately detailed.</p>				
<p>Effective Use of Visual Aids PowerPoint SUPPORTS presentation by highlighting key concepts and showing illustrative examples, but does not replace speech. Graphics are clear, appropriate, and engaging. Visual text is kept to a minimum and is clearly legible.</p>				
<p>Delivery of Presentation Student projects voice and speaks to (not AT) the audience. Eye contact is appropriate (in quantity and quality). Speaker's attention is directed at the audience, not the screen or at notes. Body language is appropriate. Speaker is confident and convincing, engaging the audience.</p>				
<p>Portfolio Neat and clearly organized into a folder with flagged sections. Includes all required information, including a copy of the PowerPoint & Notes. Handed in before the start of the presentation.</p>				

Masterful	96-100%	You are ready to move out! Your plan is thoughtful, detailed, and you have a high chance of having a fulfilling life in the Real Adult World.
Excellent	80-95%	Your plan is looking good. While there some areas that need to be researched and thought through more closely, overall you have considered all the important basics of living on your own and you have a good idea as to what you need to prepare for.
Growing	65-79%	While you have done some research and thought about what living on your own will be like, there are a number of areas you are struggling to understand or consider properly. Luckily, you have time to figure this out before you'll be on your own for real!
Satisfactory	55-64%	You have done some accurate research and have considered most required areas, but there isn't enough thoughtful and/or accurate detail to say for sure your plan is going to lead to a happy and successful life. You should spend much more time in the next two years thinking about what you want out of life, and how you can realistically get it.
Emerging	40-54%	Your plan is missing major components, accurate research, and/or thoughtful consideration. You will need to spend much more time in the future considering your post-secondary school life.
Unsatisfactory	30-39%	There are too many major flaws and/or holes in your plan to call it complete, accurate, or appropriate.
Incomplete	0-29%	You must re-do this project in order to pass the course. We want you to have an exciting future to look forward to – and that's only possible with more thought and care in your work.

Supplies Lists

Items marked with * **MUST** be purchased. All other items are only suggestions and are optional. You are encouraged to also include items specific to your needs that are not found on these lists.

IMPORTANT: You are budgeting for one full calendar year. While some things are a one-time purchase (e.g. casserole dish), many things will have to be purchased several times or in bulk to last the whole year. Determine how much of each thing you will need in your budget.

Example:

Contact lens solution 2-pack (\$20 each) x 6 purchases = \$120.00

Housing: Nonstudents should find an appropriate space to rent near their jobs, on their own or with a roommate(s), while students can choose to live on or of campus. In addition, students must check whether dorms are available for summer living, or whether they will need to move out at the end of the school year.

NOTE: If your rent includes the required items, do your research and show how much of your rent goes towards bills versus the actual use of the living space. This helps you know whether you are getting value for your money.

NOTE: You may bundle the costs of the cable, internet, and phone bills if you wish.

- *Rent or housing fee - This must include the use of a fridge, stove/oven, dishwasher. If it does not include a clothes washer, be sure to budget for laundromat visits throughout the year.
 - *Hydro (electricity) utility bill
 - *Gas (heating) utility bill
 - *Cable subscription - You may not watch it much now, but you'll appreciate it when it's one of the cheapest forms of entertainment!
 - *Internet subscription
 - *Phone bill
-

Furnishings: You probably won't be in a dorm over the summer, plus you'll want to move into something bigger for second year - so, yes, even students must purchase a bed!

- *Bed frame and mattress
- *Dresser (or other clothing storage option for non-hanging items)
- *Coffee table
- *Study desk (you can buy a comfortable study chair, or use a dining chair)
- *Floor lamp
- *Dining table with 2+chairs
- *Trash can(s) - 2 (for both living area/kitchen and bathroom) unless you're in a dorm, in which case you only need 1
- Couch
- Armchair
- Beanbag chairs / ottomans / large cushions- for friends to sit down
- Side table(s)
- TV stand
- Night stand
- Mirror
- Shower curtain
- Book shelves
- Entry table or coat rack
- Air conditioning unit
- Space heater
- Dehumidifier or humidifier
- Welcome mat - Helps keep the floors clean, especially in wet and muddy climates

Bedding: You may bring your bedding from home, if it's in good condition and the right size for your new bed.

- *1-2 pillows - Did you know they should be replaced once a year?
- Set of sheets with pillowcases
- Comforter, quilt, or duvet and cover
- Mattress cover (goes between the mattress and the bottom sheet) - important if you will be sleeping on a bed previously slept on by someone else!
- Inflatable mattress and pump - For when friends visit or you go away
- Sleeping bag - For when friends visit or you go away

Kitchen: Whether you are cooking for yourself or opting for a meal plan, you will need to feed yourself when the hunger pangs strike at 2am.

- *2+ mugs and 2+ drinking glasses
- *2+ each: knives, forks, spoons
- *2+ plates
- *2+ bowls (for cereal, soup, ice cream, etc.)
- *Reusable water bottle
- *Travel mug
- *Tupperware containers for leftovers (and bringing back food from home!)
- *Can opener
- *Chopping knife
- *Cutting board, plus a second board if you eat meat: this way you avoid food poisoning!
- *Sandwich/Ziploc bags (minimum 25)
- *Cling film/plastic wrap
- *Tray (for carrying food to your room and to stop you making a mess when not at a table)
- *Toaster
- *Microwave
- 4+ chopsticks
- Breadknife
- Vegetable peeler
- Whisk
- Cheese grater
- Large spoon (slotted, serving, or wooden)
- Spatula
- Pair of tongs
- Potato masher
- Colander/sieve
- Measuring cup(s) and spoons
- Large mixing bowl
- Kettle
- Coffeemaker, and coffee filters if it's a drip machine
- Rice/vegetable steamer
- Sandwich maker/panini press
- Ice cube trays
- Blender and/or hand mixer
- Casserole dish
- Frying pan or wok
- Saucepan with lid
- Baking sheet
- Tin foil and/or parchment paper
- 2+ tea towels and pair of oven mitts
- Trivets
- Compost or organics recycling bin (a small simple one is often provided)

Housekeeping: Even dorm residents are expected to clean up after themselves.

- *Laundry hamper or bag
- *Clothes horse/drying rack - Save money by air-drying your clothes
- *Clothes washing powder/liquid/tablets
- *Stain remover
- *Coat hangers
- *Paper towels
- *Disinfectant wipes and/or duster
- *Glass cleaning spray
- *Vinegar - A safe and cheap all-around cleaner (mix with equal parts water)
- *Dish washing-up stuff (select as needed): dishwasher soap (for the machine), dishwashing soap (for hand washing), 2+ dishcloths, scrubbing brush/sponge, drying mat
- *Dustpan and brush - Easiest for cleaning up the odd small mess
- *Rubber gloves
- *50+ trash bags (small or medium sized)
- Broom and dustpan
- Vacuum
- Mop and bucket
- Toilet bowl brush
- Toilet bowl cleaning liquid
- Drain de-clogging liquid
- Plunger - For toilet clogs

Bathroom & Toiletries: Your needs will partly be dictated by your living arrangement. Be sure to budget for a year's supply of each item you choose.

- *Tissues
- *Toothbrush and toothpaste
- *Soap and/or shower gel - for both hand washing and in the shower
- *Shampoo and conditioner
- *Nail clippers
- *2+ each bath towels, hand towels, and facecloths
- *Hairbrush and/or comb (leave your current one at home for when you visit)
- *Skincare wash
- *Moisturizer
- *Sunscreen for warm climates and/or summertime
- *Toilet paper - Even if you'll be in a dorm, have an emergency roll just in case!
- Bathmat
- Basket/container for shower supplies
- Wash bag - To hold toiletries if your dorm bathroom is down the hall
- Deodorant
- Cologne / body spray / perfume
- Hair gel and/or hair spray
- Razor (leave your current one at home for when you visit), hair removing cream and/or waxing supplies
- Shaving cream/gel
- Shaving brush
- Lip balm
- Make up (eye shadow, mascara, lip stick/gloss, eyeliner, foundation, etc.)
- Makeup remover
- Baby oil
- Talcum powder
- Hair dryer
- Hair straightener
- Tampons/sanitary pads
- Lint rollers
- Cost of manicures and/or pedicures
- Cost of haircuts, colouring and/or styling

Miscellaneous: Add any other items you know you will want in your first year away from home to make your year easier and more comfortable.

Clothing: Although you may bring the wardrobe you already own, you may want to consider adding these items.

- Bathrobe - Especially if you'll be sharing a bathroom
- Slippers
- Flip flops - For wearing in showers and communal bathrooms
- School wear (logo T-shirt, hoodie, sweatpants...)
- Shoes/trainers - If you're active, you may need to replace your shoes at some point
- Swimwear

Education: Students should check the costs associated with their program.

- Tuition
- Student fees
- Textbooks and other materials required for class, such as lab materials
- Other costs associated with the program you've chosen
- Meal Plan cost (for applicable months only)

Entertainment: Having some of these on hand cuts down on entertainment costs.

- Board games - A couple make for a fun free evening
- Pack of cards
- Ball - Rugby ball/football/basketball/etc. for friendly matches
- Frisbee - For informal games on sunny days

Healthcare: Hopefully you won't get sick, but just in case...

- *Basic first aid kit - Painkillers (such as Tylenol or Advil), Band-aids, antibacterial spray or lotion, bandages, cold/flu medication, allergy pills, throat lozenges, nail scissors, thermometer
- *A cold/hot pack
- Multivitamins
- Personal medications
- Contact lenses and cleaning solution
- Glasses - in case you need to upgrade your prescription (or your style)

Insurance

- Renter's insurance - Required if you are renting a place to live; it covers your belongings as well as damage to the rented space
- Auto insurance - Required if you will have a car
- Travel insurance - Required if you will be travelling out of Canada at any point in the year

Pantry Staples: Budget enough for one year's use!

- *Sugar, honey or sweetener
- *Hot drinks: coffee, tea, and/or hot chocolate - for your visitors as well as yourself
- Cooking oil
- Salt
- Spices and hot sauces (such as pepper, curry, soy sauce...)
- Ketchup
- Mustard
- Butter or margarine
- Mayonnaise

Studying & Home Office: Students will need more supplies in this area, but nonstudents will still need some items to run the household and/or work from home.

- *Desk lamp
- *Whiteboard or corkboard - For timetables, numbers, messages, etc.
- *A pad of lined paper - For making notes, doing drafts, etc.
- *Post-it notes
- *Scissors
- *Sticky tape
- Diary/planner/calendar
- Computer and/or laptop - You may bring your laptop from home if you think it will be suitable for your needs
- Computer mouse
- Computer bag - Especially if you will be taking it to school or work
- USB storage drive(s)
- Computer printer with 2 sets of inks and a ream of printer paper
- Pens, pencils, erasers, correction fluid or tape, pencil sharpener, paper, files, highlighters, binder, dividers
- Calculator
- Stapler
- Hole punch

General

- *Throw blanket - For comfort *and* style!
- *Alarm clock (as a backup to your phone)
- *Bedside lamp
- *4+ AA batteries and 4+ AAA batteries - These always come in handy
- *Multiplug adaptor/power strip - Gives you more than the normal 2 sockets
- *Power extension cord
- *Matches or lighter, and 2+ large candles in case of power outtages
- *Small toolkit - Flathead and Philips screwdriver, measuring tape, hammer, nails, duct tape, X-acto knife or box cutter, masking tape, pliers, wrench
- Flashlight - For power outtages and for looking under dark desks/chairs/beds

- Extra storage - Rolling drawers or plastic boxes for things which won't fit anywhere else
- Large suitcase - To carry things when travelling or visiting home
- Utility knife
- Earplugs - to cut out noise you don't want to hear
- Sleep mask - to cut out light (from the window, or a roommate staying up late)
- Poster hangers or Blu-Tac/White-Tac
- Small sewing kit - Quickly fix a rip or popped button
- Fan
- Wall clock
- Pet supplies - Food, treats, medications, check-up and vaccine costs, cat litter, toys, etc.
- Magazine purchases or subscriptions
- Book purchases for leisure reading
- Hobby supplies (such as craft or art materials, video game purchases, etc.)
- Subscription to Netflix / Shomi / CraveTV / other streaming services
- Sports gear
- Bike, lock and helmet - Cheaper than a car!
- Raincoat
- Umbrella
- Winter gear - Heavy waterproof coat, durable waterproof footwear
- Winter gear for your car, such as ice scraper and/or block heater
- Cell phone and charger (time to upgrade?)
- Headphones
- Speakers - For when you need to jam out as loud as possible
- Television
- Game console
- TV streaming device such as Chromecast, Apple TV, or Kindle Firestick
- Modem/wireless internet router with cords
- Plug converters - For taking your electronics out of North America
- Iron and ironing board, or clothes steamer
- Camera
- Mini fridge - Useful if you share a fridge but want to keep some items separate
- Throw pillows
- Posters / wall hangings - You might need things to cover damage or bad decoration!
- Rugs - To hide any suspiciously mangy carpet
- Fairylights / disco ball / lava lamp
- Potted plants

Summary of Required Items

- *Rent or housing fee - This must include the use of a fridge, stove/oven, dishwasher. If it does not include a clothes washer, be sure to budget for laundromat visits throughout the year.
- *Hydro utility bill
- *Gas utility bill
- *Cable subscription
- *Internet subscription
- *Phone bill
- *Bed frame and mattress
- *Dresser (or other clothing storage option for non-hanging items)
- *Coffee table
- *Study desk
- *Floor lamp
- *Dining table with 2+chairs
- *1-2 pillows
- *2+ mugs
- *2+ drinking glasses
- *2+ each: knives, forks, spoons
- *2+ plates
- *2+ bowls
- *Reusable water bottle
- *Travel mug
- *Tupperware containers
- *Can opener
- *Chopping knife
- *Cutting board - Plus a second chopping board if meat is on the menu
- *Sandwich/Ziploc bags (minimum 25)
- *Cling film/plastic wrap
- *Tray
- *Toaster
- *Microwave
- *Laundry hamper or bag
- *Clothes horse/drying rack
- *Clothes washing powder/liquid/tablets
- *Stain remover
- *Coat hangers
- *Paper towels
- *Disinfectant wipes and/or duster
- *Glass cleaning spray
- *Vinegar
- *Dish washing-up stuff (as needed): dishwasher soap (for the machine), dishwashing soap (for hand washing), 2+ dishcloths, scrubbing brush/sponge, drying mat
- *Dustpan and brush
- *Rubber gloves
- *50+ trash bags (small or medium sized)
- *Tissues

- *Toothbrush and toothpaste
- *Soap and/or shower gel
- *Shampoo and conditioner
- *Nail clippers
- *2+ each bath towels, hand towels, and facecloths
- *Hairbrush and/or comb
- *Skincare wash
- *Moisturizer
- *Sunscreen for warm climates and/or summertime
- *Toilet paper
- *Throw blanket
- *Alarm clock
- *Bedside lamp
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- *Basic first aid kit - including painkillers (such as Tylenol or Advil), Band-aids, antibacterial spray or lotion, bandages, cold/flu medication, allergy pills, throat lozenges, nail scissors, thermometer
- *A cold/hot pack
- *Sugar, honey or sweetener
- *Hot drinks: coffee, tea, and/or hot chocolate
- *Desk lamp
- *Whiteboard or corkboard
- *A pad of lined paper
- *Post-it notes
- *Scissors
- *Sticky tape
- *Food budget for 52 weeks (may include student meal plan for school months)