

Which of these four cities best accommodates your budget?



Married Family Profile

You and your spouse have two children and are expecting your third. You both work full time jobs and make a combined monthly income of \$12,500. You both have your own vehicle and your kids are active in extracurriculars therefore you eat out about three days a week. You both own your own cellphones to keep in contact with the grandparents who live out East, and you both have gym memberships. Since you're expecting your third child, you are looking for a more spacious place to provide for your family. Your costs will have to go towards rent money, cell phone bills, food and leisurely activities. Which of the four cities would be the most ideal to live in based off of this information? Do you have extra expenses to put towards other costs such as college funds or family vacations? Justify your answer.

Expenses	Actual Cost	Your Budget
Housing		
Gas		
Cellphone		
Food		
Leisurely		

Total Monthly Income: _____

Extra Money for Expenses: _____

Which city did you feel was accommodating with your budget?

What other important expenses could your extra money be used for? How would debt affect your decision?

Student Profile

You're currently enrolled in your second year of University with a full course load. You're working part time at a retail store minimum 16 hours a week, making \$12.00 an hour. At the end of each week, you're taking home \$192.00 per week. Based off of this information, how much do you earn per month? You don't have to worry about the cost of transportation as your bus fare is included in tuition and you don't have a vehicle. Your costs will have to go towards rent money, cell phone bill, food and leisurely activities. Which of the four cities would be the most ideal to live in based off of this information? Do you have extra expenses to put towards other costs? Justify your answer.

Expenses	Actual Cost	Your Budget
Housing		
Gas		
Cellphone		
Food		
Leisurely		

Total Monthly Income: _____

Extra Money for Expenses: _____

Which city did you feel was accommodating with your budget?

What other important expenses could your extra money be used for? How would debt affect your decision?

Single Parent Profile

You are a single dad to two young boys. The mother of your children was incarcerated after conspiracy to drug trafficking charges. You work two jobs, earning \$9,000 per month. You have your own vehicle to travel to your job as well as a cellphone to keep in contact with your parents. Your boys are too young to be involved in extracurriculars, however this is something that you would like for them to do once they are older. Your costs will have to go towards rent money, cell phone bill, food and leisurely activities. Which of the four cities would be the most ideal to live in based off of this information? Do you have extra expenses to put towards other costs such as extracurricular activities for your boys or their college funds? Justify your answer.

Expenses	Actual Cost	Your Budget
Housing		
Gas		
Cellphone		
Food		
Leisurely		

Total Monthly Income: _____

Extra Money for Expenses: _____

Which city did you feel was accommodating with your budget?

What other important expenses could your extra money be used for? How would debt affect your decision?

Retiring Couple Profile

You and your spouse have been retired for just over a month now. Combined you both receive \$3000 monthly from your retirement fund. You share a vehicle and a cell phone plan as you are looking to cut costs so that you can start travelling. Your costs will have to go towards rent money, cell phone bill and food. Which of the four cities would be most ideal to live in? Do you have extra expenses to put towards other costs such as grandchildren's birthdays or vacations? Justify your answer.

Expenses	Actual Cost	Your Budget
Housing		
Gas		
Cellphone		
Food		
Leisurely		

Total Monthly Income: _____

Extra Money for Expenses: _____

Which city did you feel was accommodating with your budget?

What other important expenses could your extra money be used for? How would debt affect your decision?

Housing Costs

Private Row (Townhouse) and Apartment Average Rents Per Month \$				
	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Barrie	\$ 749	\$ 983	\$ 1,116	\$ 1,261
Hamilton	\$ 643	\$ 810	\$ 1,003	\$ 1,119
St. Catharines/ Niagara	\$ 585	\$ 763	\$ 910	\$ 1,006
Toronto	\$ 902	\$ 1,085	\$ 1,267	\$ 1,495

Gas Costs Average

	Regular	Midgrade	Premium	Diesel
Barrie	85.0 cents/litre	96.6 cents/litre	99.6 cents/litre	85.0 cents/litre
Hamilton	86.6 cents/litre	97.6 cents/litre	104.6 cents/litre	86.6 cents/litre
St. Catharines/ Niagara	87.8 cents/litre	97.9 cents/litre	102.9 cents/litre	87.8 cents/litre
Toronto	86.9 cents/litre	94.4 cents/litre	101.9 cents/litre	87.5 cents/litre

Average Food Cost

	Walmart	Sobeys
Barrie	\$55.00 per week	\$90.00 per week
Hamilton	\$52.00 per week	\$87.00 per week
St. Catharine's /Niagara	\$45.00 per week	\$80.00 per week
Toronto	\$65.00 per week	\$100.00 per week

Cell Phone Costs

Monthly Cell Phone Costs				
Rogers	\$80.00 1 GB of Data	\$90.00 2.5 GB of Data	\$105 5 GB of Data	\$125 9 GB of Data

	Unlimited Messaging Canada Wide Calling	Unlimited Messaging Canada Wide Calling PLUS 1 Choice of the following for 24 Months Spotify, Shomi, Texture	Unlimited Messaging Canada Wide Calling PLUS 1 Choice of the following for 24 Months Spotify, Shomi, Texture	Unlimited Messaging Canada Wide Calling PLUS 1 Choice of the following for 24 Months Spotify, Shomi, Texture
Bell	\$70.00 300 Anytime Local Minutes Unlimited Local Nights (6 pm-7 am) and Weekends (6pm Friday-7 am Monday) 1 GB of Data	\$80.00 300 Anytime Local Minutes Unlimited Local Nights (6 pm-7 am) and Weekends (6pm Friday-7 am Monday) 2.5 GB of Data	\$95.00 300 Anytime Local Minutes Unlimited Local Nights (6 pm-7 am) and Weekends (6pm Friday-7 am Monday) 5 GB of Data	300 Anytime Local Minutes Unlimited Local Nights (6 pm-7 am) and Weekends (6pm Friday-7 am Monday) 9 GB of Data
Koodo	\$35.00 200 Minutes 100 MB of Data Unlimited Message Unlimited Evenings and Weekends Call Display, Voicemail, Call Waiting, Conference Calling and Unlimited Canada Wide Family Calling	\$40.00 300 Minutes 300 MB of Data Unlimited Message Unlimited Evenings and Weekends Call Display, Voicemail, Call Waiting, Conference Calling and Unlimited Canada Wide Family Calling	\$80.00 Unlimited Minutes 3 GB of Data Unlimited Message Unlimited Evenings and Weekends Call Display, Voicemail, Call Waiting, Conference Calling and Unlimited Canada Wide Family Calling	\$95.00 Unlimited Minutes 5 GB of Data Unlimited Message Unlimited Evenings and Weekends Call Display, Voicemail, Call Waiting, Conference Calling and Unlimited Canada Wide Family Calling
Telus	\$25.75 For 30 Days 50 Anytime Local Minutes Unlimited	\$35.75 For 30 Days 100 Anytime Local Minutes Unlimited	\$45.75 For 30 Days 150 Anytime Local Minutes Unlimited	\$65.75 For 30 Days 300 Anytime Local Minutes Unlimited

	Canadian and International Messaging 100 MB of Data	Canadian and International Messaging 250 MB of Data 350 SCENE points towards FREE movies	Canadian and International Messaging 500 MB of Data 450 SCENE points towards FREE movies	Canadian and International Messaging 1 GB of Data 600 SCENE points towards FREE movies
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Leisurely Activities

	Movies <i>Based off General Admission for one person at Cineplex Theaters</i>	Gym (Goodlife) <i>Based off Multi Club Membership Per one person biweekly</i>	Restaurants / Bars <i>Based off Trip Advisor's Top 10, We Averaged the Cost per one meal per person</i>
Barrie	Average Rate: \$10.50 Senior's Rate: \$7.99	Student Rate: \$15.00 Average Rate: \$30.00	\$24.70
Hamilton	Average Rate: \$11.99 Senior's Rate: \$9.50	Student Rate: \$15.00 Average Rate: \$30.00	\$24.50
St. Catharine's /Niagara	Average Rate: \$9.50 Senior's Rate: \$8.25	Student Rate: \$15.00 Average Rate: \$30.00	\$17.10
Toronto	Average Rate: \$12.99 Senior's Rate: \$9.50	Student Rate: \$15.00 Average Rate: \$30.00	\$45.80