



Jamie and Aden: Managing School, Work, Family, and Finances A Case Study

Jamie always wanted to be a physiotherapist. After deciding to pursue post-secondary education, Jamie was accepted into the Fall 2021 program at the University of Great Lakes, a public university in Ontario. Jamie moved to the city for school and brought along their five-year-old brother, Aden. The two of them always had a special bond, and they couldn't imagine living apart from one another.

Income and Savings

After paying for moving expenses, Jamie had \$1,287 remaining in a TFSA (Tax-Free Savings Account). They also had a scholarship and two bursaries, totaling \$3,500. Soon after they moved, Jamie found part-time work at the campus library that paid \$22.50 per hour before taxes and deductions. The lunch hour was unpaid. Considering the class schedule for the first semester, Jamie estimated that 10 hours per week was the maximum they could work.

Living Expenses

Jamie was accepted into a subsidized student apartment on campus that prioritized single-parent families. They moved in on September 1st, 2021. The monthly rent was set at \$1,025. The building provided basic utilities for \$125 a month, which included hydro, heat, water, and internet. The rental contract required a move-in deposit of \$125 when they first moved in. The deposit would be returned to Jamie at the end of the contract if nothing was damaged. To settle in a new home, Jamie purchased personal and household items, including laundry detergent and toilet paper, totaling \$220.

Jamie tracked their expenditures on food when they lived at home. For the two of them, they typically spent \$120 a week. However, prices in the city were higher. Jamie estimated groceries and other food items would cost \$160 a week.

Other expenses included clothing and entertainment. Jamie packed most of their wardrobe when they moved, so they budgeted an average of \$45 per month for clothes. They would have \$180 by the end of the semester for something new. For entertainment, they budgeted an average of \$100 per month, which included \$15 for media streaming services¹ and \$85 to enjoy campus life.

¹ Student discounted pricing.

Tuition and Financial Aid

Jamie was excited to start the Bachelor of Medical Sciences program in September 2021. Jamie wanted to graduate in four years. Although it would be more stressful, they opted for full-time studies in the fall and winter semesters². The plan was to keep the summer semester³ open in order to work and save money. The tuition and student fees for the Fall semester was \$3,346. The payment deadline was September 30th. Books and other supplies costed \$600. Jamie qualified for an OSAP funding of \$14,850 for the 2021–2022 academic year⁴ to finance schooling. Jamie had savings and scholarships, so they could incur less student debt. After building an initial financial plan, Jamie decided to borrow \$12,000 for the first year. The first installment of \$6,000 arrived on September 5th, and the second installment came in January of the following year⁵.

Caring for Aden

Aside from caring for themselves, Jamie also wanted the best for Aden in his new life. Aden was a growing boy, and he grew out of his clothes so quickly! Jamie estimated they would spend \$90 per month on new clothes for him.

Aden’s education was an important consideration for Jamie. Aden was going to start at a new kindergarten in the fall. School supplies would cost \$85 in September. Jamie also wanted to promote the love of learning at home, so they planned to set up a learning space for Aden. Jamie budgeted \$50 per month to buy books and educational games to build this space.

Jamie created a class and work schedule to ensure they could walk Aden to and from school everyday. However, one of Jamie’s work shifts was on Friday afternoons for 4 hours. During that time, Aden would be with a babysitter. The babysitter charged \$15 per hour.

Student Task:

Create Jamie’s financial plan for the month of September 2021.

² Fall semester ran from September to December (15 academic weeks). Winter semester ran from January to April (15 academic weeks).

³ Summer semester ran from May to August (12 academic weeks).

⁴ Jamie received higher funding because they had a dependent child. OSAP funding qualifications depend on many factors. For more information, visit the OSAP website.

⁵ OSAP sends funds in two installments, which splits the funding in half. The first installment is sent when the academic year begins, and the second installment is sent half-way through the year.

September 2022

In the summer of 2022, Aden graduated from kindergarten and was ready to enter the first grade. The nearest elementary school was 11 km away. For the past year, Jamie walked Aden to school, but this would no longer be an option. Jamie considered buying a car to drive Aden to school, but there were other factors involved in the decision. Living on the university campus may not be the best thing for Aden. Jamie wanted his brother to have a happy childhood. It would be nice if Aden grew up in a more residential area where he could be closer to his friends, ride his bike down the streets, and chase after an ice-cream truck.

New Home

After considering these factors and talking with Aden, Jamie and their brother moved out of the student housing to a neighborhood close to the elementary school. In a three-storey house, there was a clean and well-maintained 2-bedroom space for rent. Jamie and Aden would live on the main floor. There were other tenants on the first and second floors. The rental contract started on September 1st, 2022. The monthly rent was \$1,950, which was below the average rental price in the area. The landlord asked for a deposit of a month's rent. The deposit would be used for the last month's rent if the unit remained in good condition.

Utilities were shared among the tenants in the house. Depending on the usage, the costs would vary, but they usually stayed within the ranges shown below. In September when the weather was not too cold, utility costs were on the low end of the ranges. In October and November, utility costs usually increased to mid-range. In December when the weather was cold, utility costs were on the high end of these ranges.

Estimated portions for Jamie and Aden's unit:

	Cost per month
Hydro	\$30-40
Water	\$16-24
Heat	\$16-30

Each tenant was responsible for their own internet and cable bill. Jamie chose to forego cable to keep costs lower. They found an internet package at student pricing for \$45.20 a month, with a \$56.50 one-time installation fee billed on the first month.

Income and Savings

Throughout the summer, Jamie worked full-time at the campus library to save more money. After their regular expenses, Jamie saved \$1,852 by the end of August 2022. They also received \$1,560 in their tax returns and saved the full amount. Jamie worked at the campus library for almost a year, so they received a pay increase of \$0.50 per hour starting in September. However, with more challenging courses and the longer commute from home, Jamie could only work 8 hours a week. Jamie also applied for federal grants⁶. Because Jamie's estimated net salary was below \$1,900, they qualified to receive \$1,520 in grants. If Jamie's net salary exceeded \$1,900, the grant amount would be \$900. Jamie did not have scholarships or bursaries going into the second year.

Tuition and Financial Aid

The tuition and student fees for Fall 2022 increased to \$3,558. The payment deadline was September 30th. For Jamie's program details and a tuition fee breakdown, see **Appendix A**. Similar to last year, Jamie budgeted \$600 for books and supplies. They also found a source of used books that charged lower prices. For the same course materials, Jamie received a 40% discount. Course materials costed equally for each course.

For the 2022–2023 academic year, Jamie qualified for the maximum amount of OSAP funding of \$21,150⁷ and decided to borrow the full amount. The first installment arrived on September 6th. For a detailed look on OSAP financial aid, see **Appendix B**.

Living Expenses

Groceries were slightly more affordable away from the main campus. Jamie estimated that it would cost \$130 a week.

Other expenses:

	Cost per month
Personal and Household Items	\$45
Clothing	\$30
Entertainment	\$40

⁶ Federal grants are money students do not need to pay back.

⁷ Jamie's level of funding reflects the OSAP maximum stated for the academic year of 2022–2023.

As They Say, “Time is Money.”

Jamie had a tentative study and work schedule for this semester, along with time spent caring for personal responsibilities (see **Appendix C**). The Program Advisor at the faculty recommended that they allot 45 hours per week for the workload of a full-time student⁸. She advised that every hour of class time equaled two hours of additional work outside of class, which included readings, labs, and exams. The last day for Jamie to adjust the course schedule was September 30th.

At the same time, Jamie’s supervisor at the library appreciated their work ethic and asked if they wanted to work more. Jamie currently worked 8 hours, but could choose from a 14-, 21-, 28-, or 35-hour weekly schedule. Jamie also had the freedom to create their own work schedule to accommodate school and other responsibilities.

A big consideration was Aden. He finished school at 3pm and must be picked up by 3:30pm. On the days that Jamie could not pick up Aden from school, someone needed to care for him. There were a few resources available. The elementary school offered an after-school program from Mondays to Fridays 3-6pm. It charged \$35 per day. The babysitter was available anytime of the week and kept their pricing the same as last year.

Caring for Aden

Aden was still growing quickly! Because he was getting older, his clothes costed an average of \$125 per month. Aden needed new school supplies for the first grade, about \$110. They have also collected 15 books and 2 games for Aden’s at-home learning space so far. On average, new books at the Grade-1 reading level were \$25 each, whereas used books cost \$8 each.

Student Task:

1. Create a financial plan for Jamie from September to December of 2022. Use the information in the case study and the appendices.
2. According to the financial plan you created, write out your recommendations for Jamie on how they can best adjust the budget to pay for living expenses and avoid debt. Your recommendations should include strategies for Jamie on how to balance their priorities: courses, studying, work, caring for Aden, and personal responsibilities.

⁸ Most universities recommend full-time students to allot 30-60 hours per week for the workload, depending on the program and academic level. Information is according to College of Liberal Arts and Sciences (n.d.), *Important Terms* (n.d.), and McLaughlin Library (2022).

References

College of Liberal Arts and Sciences. (n.d.). Student Workload Guidelines. The University of Iowa. Retrieved February 2, 2023, from <https://clas.uiowa.edu/faculty/student-workload-guidelines>

Important Terms. (n.d.). York University. Retrieved February 2, 2023, from <https://family.yorku.ca/future-students/important-terms/>

McLaughlin Library. (2022, October 27). *Master Time Management*. University of Guelph. Retrieved February 2, 2023, from <https://guides.lib.uoguelph.ca/MasterTimeManagement/EstimateStudyTime>

Ministry of College and Universities. (2012, October 15). *OSAP definitions*. Ontario; King's Printer for Ontario. Retrieved February 2, 2023, from <https://www.ontario.ca/page/osap-definitions>

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Appendix A: Program Details and Tuition Fee Breakdown



UNIVERSITY
of Great Lakes

FACULTY OF SCIENCE

Student ID: 123456789

Student Name: Jamie Kerry Brown

Degree: Bachelor of Medical Sciences

Academic Term: Fall 2022

Program Details:

4-year program (120 credits)

Fall enrolment: 15 credits

Full-time studies: 12 credits or more per academic term

Part-time studies: Fewer than 12 credits per academic term

Fall Term Bill

Billing Date: 08/16/2022

Due Date: 09/30/2022

Last day for course selection: 09/30/2022

HLTD 270 Fundamentals of Health and Disease (3.0 credits)	547.20
RMDA 270 Research Methodologies and Data Analysis (3.0 credits)	547.20
PHAY 210 Principles of Physiology and Anatomy I (3.0 credits)	547.20
HOCC 280 Holistic Care and Collaboration (3.0 credits)	547.20
PSYC 215 Trauma and Care (3.0 credits)	547.20
Student building and society fees	73.08 per course = 365.40
Student ancillary and recreation fees	25.40 per course = 127.02
Student Health Plan	126.24
Student Dental Plan	46.56
Student bus pass	156.63
TOTAL	3,557.85

Appendix B: OSAP Financial Aid Information

OSAP definitions

A collection of common OSAP terms and their definitions.⁹

Full-time studies

For OSAP purposes, you're in full-time studies if you're taking 60% or more of a full course load. If you have a permanent disability, you may choose to be considered as a full-time student if you're taking at least 40% of a full course load. Starting in 2022–2023 academic year, if you have a persistent or prolonged disability, you may choose to be considered a full-time student if you're taking at least 40% of a full course load. Your full course load percentage is defined by your school.

Part-time studies

For OSAP, you're in part-time studies if you're taking between 20% and 59% of a full course load. Your course load percentage is defined by your school.

OSAP for Full-Time Students (2022–2023)

The amount below are weekly maximums based on where you're going to school:¹⁰

If you are enrolled full time at:	Single student with no dependents:	Student who is married, in a common-law relationship, or a sole support parent:
A public college or university in Ontario	\$410/week	\$705/week
An approved private postsecondary school in Ontario	\$410/week	\$705/week
A public college or university in another Canadian province	\$410/week	\$705/week
A private postsecondary school in another Canadian province	\$210/week	\$210/week

Appendix B: OSAP Financial Aid Information continued

OSAP for Part-Time Students (2022–2023)

Your aid can be a combination of loan and/or grants. OSAP part-time funding is provided by the governments of Ontario and Canada.

The amount you get depends on many factors, including your annual income (and that of your spouse if applicable), if you have a disability and/or you have dependent children.

View the academic year maximums below.¹¹

Through your part-time application, you're considered for aid through up to five programs.

Program	Maximum per academic year
Part-Time Canada Student Loan	Your outstanding Part-Time Canada Student Loan balance can't exceed \$10,000 at any time
Canada Student Grant for Students with Disabilities	\$4,000
Canada Student Grant for Part-Time Studies	\$3,600
Canada Student Grant for Part-Time Students with Dependents	\$3,840

⁹ From *OSAP definitions*. Ministry of Colleges and Universities. (2012).
<https://www.ontario.ca/page/osap-definitions>

¹⁰ From *Maximum amounts of aid*. Ministry of Colleges and Universities. (2012).
<https://www.ontario.ca/page/maximum-amounts-aid>







¹¹ From *Maximum amounts of aid*. Ministry of Colleges and Universities. (2012).
<https://www.ontario.ca/page/maximum-amounts-aid>

Appendix C: Jamie's Tentative Schedule for Fall 2022

Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
8AM	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Commute	
9AM	PHAY 210		PHAY 210		PHAY 210		Groceries
10AM	HLTD 270	PSYC 215	HLTD 270	PSYC 215	HLTD 270	Work	Study
11AM	Study		Study		Study		
12PM	Lunch	Lunch	Lunch	Lunch	Lunch	Lunch	Lunch
1PM	HOCC 280	RMDA 270	HOCC 280	RMDA 270	HOCC 280		
2PM	Commute/ Pickup Aden	Commute/ Pickup Aden	Commute/ Pickup Aden	Commute/ Pickup Aden	Study	Work	
3PM	Aden's homework time		Aden's homework time		Work	Commute	Study
4PM	Study	Study	Study	Study	Work	Commute	Study
5PM							
6PM							
6PM	Cook & Dinner	Cook & Dinner	Cook & Dinner	Cook & Dinner	Cook & Dinner	Cook & Dinner	Cook & Dinner
7PM	Playtime with Aden	Aden's homework time	Playtime with Aden	Aden's homework time	Playtime with Aden	Playtime with Aden	Aden's homework time
8PM	Dishes	Playtime with Aden	Dishes	Playtime with Aden	Study	Study	Playtime with Aden
9PM	Study	Study	Study	Study	Vacuum	Study	Aden's homework time
10PM					Dishes		

Appendix C: Jamie's Tentative Schedule for Fall 2022 continued

Legend

 Courses	 Work
 Additional study time	 Commute
 Personal responsibilities and chores	 Break times

Jamie's tentative schedule includes:

- 15 hours of class time
- 30 hours of additional study time
- 8-hour work schedule

Jamie's personal responsibilities every week:

- One-way commute (between campus and home, or campus and Aden's school): About 1 hour by bus
- Walk Aden to and from school: About 15 mins one-way
- Aden's homework time: Mondays to Thursdays, and Sundays, one hour per day
- Playtime with Aden: 30 mins to 1 hour everyday
- Lunch: 30 mins to 1 hour everyday (if 30 mins, maximum 2 times per week)
- Cook & dinner: 45 mins to 1 hour everyday
- Laundry: 2 hours every week
- Dishes: 2 hours every week
- Vacuuming: 1 hour every week
- Grocery shopping: 2 hours every week

Jamie and Aden: Managing School, Work, Family, and Finances

Guidance for Teachers

Below are considerations from the case study that students should show at various achievement levels:

Key considerations when adjusting Jamie’s financial plan (Rubric levels 1–4)

Overall

- **Income:** Jamie’s salary stated in the case study is given as the **gross** salary, which is calculated before taxes and deductions. When budgeting, students should consider the **net** salary.
- **One-time sources of income:** OSAP, scholarships, bursaries, and grants are given to the recipient before school starts. These amounts should not be repeated in the October, November, and December budgets.
- **One-time expenses:** Rental deposit, tuition fee, and Jamie and Aden’s school supplies, and internet installation fee are one-time expenses in September. These expenses should not be included in the October, November, and December budgets.

Fall Semester of 2022

- **Components of debt:** Part of Jamie’s debt is due to the rental deposit of \$1,950 in September, which they will regain in 2023. For this semester, Jamie needs to address the debt they will incur by December, or they will not be able to pay for living expenses.
- **Utilities:** Utilities in the new home vary according to usage. This should be reflected in the financial plan according to the information given in the section “New Home”.
- **Federal grant:** The grant amount is conditional to Jamie’s net salary.
- **Full-time studies vs. part-time studies:** In Ontario, universities and OSAP define “full-time studies” and “part-time studies” differently. In Appendix A, the University of Great Lakes defines “full-time studies” as 12 credits or more. Appendix B shows that OSAP defines it as 60% of the full course load, which equals to 7.2 credits (60% of 12 credits). If Jamie takes 7.2 credits or more in the semester, they are considered as a full-time student under OSAP, and a part-time student in the program. This can be an advantage because Jamie would still qualify for funding as a full-time student. This amount is much higher than the funding for part-time students, with less tuition to pay.

- **The cost of a course in time, money, and opportunity cost:**
 - Appendix A shows the courses are 3.0 credits each. Appendix B shows that one 3.0 credit course is 3 hours in class, which equals to 6 additional hours of work outside of class. In total, one course equals to 9 hours of workload. This is Jamie's opportunity cost of not being able to work during this time.
 - Appendix A shows the price of a course and student fees per course. In total, one course costs \$645.68.
 - Books and supplies for each course is \$72.
- **After-school vs. babysitter:** The after-school program is much more affordable than the babysitter. Jamie must pick up Aden from school by 6pm Mondays through Fridays or pay for the babysitter.
- Working on weekends means paying for the babysitter. The commute must be factored in as well.

Additional considerations (Rubric level 4)

- **Academic progress:** One of Jamie's goals is to finish the program in 4 years. If dropping courses is a solution to help Jamie manage their finances, how may that choice impact their graduation plan?
- **Student debt upon graduation:** OSAP can be considered as income while Jamie is in school, but it is student debt that they will need to pay back, including interest payments. As students make recommendations for Jamie, they may ask, "How much student debt should Jamie incur?", or "Is it a wise decision for Jamie to take out the maximum amount of OSAP funding that they qualify for?"
- **Work-life balance:**
 - **Family time:** When deciding on money management, workload, and work hours, Jamie may also need to consider spending time with Aden as he grows up. It is important to have family time to parent a child, be involved in his development, and build a strong relationship.
 - **Stress management:** Jamie may want to allot time for relaxation, sleep, and family days with Aden. Appendix C shows a weekly schedule that does not allow Jamie to meet his financial goals, but it also shows a stressful life that may not be sustainable.
 - **Entertainment and friends:** Jamie may want to allot time to make friends and enjoy university life—even occasionally. Aside from communicating with Aden,

Jamie may need support from those close to their age and who can empathize with their challenges.

Achieving beyond expectations (Rubric level 4+)

As mentioned in the Grade 12 Financial Literacy Resource Guide, this case study can be combined with the lesson titled, "Personal Income Tax". Students can consider the tax implications of Jamie's situation and make highly sophisticated recommendations for the case study. By doing so, students will create an interdisciplinary solution and achieve beyond curriculum expectations.

Students may consider:

- Canada Child Benefit (CCB)
- Ontario Child Benefit
- Canada Worker Benefit (CWB)
- HST rebates
- Moving expenses
- Tuition tax credits
- and more...

These tax credits and benefits would give Jamie a large tax return. If your students want to pursue this route, they can ignore the tax return amount (\$1,560) on page 4. Instead, they can calculate the tax return that Jamie would likely receive, which would be significantly higher than stated in the case study. This will greatly impact the recommendations that the students will make.

Sample Recommendations

Important note: Student recommendations may vary. Teachers can use the project rubrics to identify core skills and competencies to evaluate student work. There is no single solution to the case study. Whatever the recommendations may be, students can present strong reasonings in support of it.

Sample Recommendation 1

In this recommendation, Jamie will:

- Drop one class (RMDA 270)
- Organize more work hours on Mondays through Fridays, so to avoid high babysitting costs
- Spend 12 hours in class, which means 24 additional hours of study
- Work a 21-hour weekly schedule

Key considerations

- According to adjustments to net salary and expenses, Jamie will not be in debt by the end of December.
- If Jamie wants to avoid paying the babysitter, he must pick up Aden by 6pm. This means that Jamie must finish work at 5pm because the commute between the campus and Aden's school is 1 hour. This is shown in the sample schedule below.

Additional considerations

- Jamie does not need to borrow the maximum amount of OSAP because they are earning more and paying less in tuition.
- Jamie has a few more hours to rest and recharge compared to the schedule in Appendix C.
- Jamie can spend more time with Aden on the weekends because they mainly work on weekdays.
- This schedule still looks stressful, but perhaps manageable.

Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
8AM	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Walk Aden to school/Commute	Commute	
9AM	PHAY 210	Study	PHAY 210	Study	PHAY 210	Work	Groceries
10AM	HLTD 270	PSYC 215	HLTD 270	PSYC 215	HLTD 270		
11AM	Study	Lunch	Study	Lunch	Study	Commute	Study
12PM	Lunch		Lunch		Lunch		
1PM	HOCC 280	Work	HOCC 280	Work	HOCC 280	Lunch	Lunch
2PM							
3PM	Work				Work		Vacuum
4PM	Work	Work	Work	Work	Work	Laundry	Study
5PM						Commute/ Pickup Aden	
6PM	Cook & Dinner		Cook & Dinner		Cook & Dinner		Cook & Dinner
7PM	Dishes	Aden's homework time	Dishes	Aden's homework time	Playtime with Aden	Study	Aden's homework time
8PM	Aden's homework time		Aden's homework time		Aden's homework time		
	Playtime with Aden	Playtime with Aden	Playtime with Aden	Playtime with Aden			Playtime with Aden
9PM	Study	Study	Study	Study			
10PM							

Sample Recommendation 2

In this recommendation, Jamie will:

- Drop two classes (HOCC 280 and RMDA 270)
- Organize more work hours on Mondays through Fridays, so to avoid high babysitting cost
- Spend 9 hours in class, which means 18 additional hours of study
- Work a 28-hour weekly schedule

Key considerations

- According to adjustments to net salary and monthly expenses, Jamie will not be in debt by the end of December.
- If Jamie wants to avoid paying the babysitter, he must pick up Aden by 6pm. This means that Jamie must finish work at 5pm because the commute between the campus and Aden's school is 1 hour. This is shown in the sample schedule below.

Additional considerations

- Jamie can borrow even less student loan compared with sample recommendation 1 because they are earning more and paying less in tuition. Incurring less student debt is an advantage.
- Compared to Appendix C and sample recommendation 1, Jamie has even more free time to rest and recharge. This is the only schedule where Jamie can start winding down at 10PM (Mon-Thurs), and at 8PM on Fridays. This is also the only schedule where Jamie can sleep-in until 9AM on Sundays.
- Dropping two courses will most likely delay Jamie's graduation plan. Jamie could plan to take courses in the summer semester. 100 and 200 level courses in the fall semester are usually a prerequisite for courses in the winter semester.

Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
8AM	Walk Aden to school/Commute		Walk Aden to school/Commute		Walk Aden to school/Commute		Sleep-in
9AM	PHAY 210	Study	PHAY 210	Study	PHAY 210	Work	Study
10AM	HLTD 270	PSYC 215	HLTD 270	PSYC 215	HLTD 270		
11AM	Study	Lunch	Study	Lunch	Lunch	Lunch	Study
12PM	Lunch		Lunch	Lunch			
1PM	Work	Work	Work	Work	Work	Work	Study
2PM							
3PM							
4PM	Commute	Commute	Commute	Commute	Commute	Commute	Study
5PM							
6PM	Pick up Aden/Dinner	Pick up Aden/Dinner	Pick up Aden/Dinner	Pick up Aden/Dinner	Pick up Aden/Dinner	Cook & Dinner	Cook & Dinner
7PM	Aden's homework time	Aden's homework time	Aden's homework time	Aden's homework time	Aden's homework time		
8PM	Dishes	Playtime with Aden	Dishes	Playtime with Aden	Playtime with Aden	Cook & Dinner	Dishes
	Playtime with Aden	Playtime with Aden	Playtime with Aden	Playtime with Aden			
9PM	Study	Study	Study	Study	Rest	Laundry	Aden's homework time
10PM	Rest	Rest	Rest	Rest	Rest	Rest	Vacuum
10PM	Rest	Rest	Rest	Rest	Rest	Rest	Rest

Other options presented in the case study

Jamie's supervisor also provides the options of working a 14- or 35-hour week.

- A 14-hour work schedule does not give Jamie enough income to pay for all expenses by the end of December.
- A 35-hour work week is a full-time job, which means Jamie will have to drop most or all courses. Depending on the number of credits in the semester, Jamie will either lose the OSAP funding, the grant, or may not qualify for part-time student funding. In such a case, Jamie does not have enough income to pay for all expenses by the end of December. This will also delay Jamie's graduation plans, so this does not make for a good recommendation.