

Student Budget Worksheet

USE THIS WORKSHEET AS A GUIDE TO CREATE AND TRACK YOUR MONTHLY BUDGET.

MONTH _____

MONTHLY INCOME

Financial Aid	\$
Family Contributions	\$
Job	\$
Savings	\$
Misc Income	\$

TOTAL INCOME

FIXED EXPENSES

Rent	\$
Utilities	\$
Cable / Internet	\$
Cell Phone	\$
Car Insurance	\$
Gas / Parking	\$
Student Loan Payments	\$
Credit Card Payments	\$
Gym Membership	\$
Laundry	\$

TOTAL FIXED

VARIABLE EXPENSES

Groceries	\$
Eating Out	\$
Entertainment	\$
Clothing	\$
Travel Savings	\$
Gifts	\$
Miscellaneous	\$
Transfer to Savings	\$

TOTAL VARIABLE

SCHOOL RELATED EXPENSES

Tuition	\$
Fees	\$
Textbooks	\$
Supplies	\$

TOTAL SCHOOL RELATED

TOTAL REMAINING

SUBTRACT ALL OF YOUR TOTAL EXPENSES FROM YOUR INCOME.

TOTAL MONTHLY INCOME

+		TOTAL FIXED
+		TOTAL VARIABLE
+		TOTAL SCHOOL RELATED

-

LEFTOVER INCOME =

(You want this number to be a positive number.)

Don't forget, your expenses and spending will fluctuate from month to month, so it's important to make regular adjustments. Even saving as little as \$25 a month can quickly add up. Over a year that means you can add \$300 to your savings.

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