

Finances for Students: Budget Worksheet

Monthly Income	Gross (Pre-tax)	Net (Post-tax)
Job	\$	\$
Allowance	\$	\$
Student loans (living stipend)	\$	\$
Other	\$	\$
TOTAL FOR MONTH	\$	\$

Monthly Expenses	Current	Proposed
Rent/mortgage	\$	\$
Gas/electric (average)	\$	\$
Water/sewer/garbage	\$	\$
Telephone (landline)	\$	\$
Cell phone	\$	\$
Internet access	\$	\$
Cable/satellite	\$	\$
Groceries/household items	\$	\$
Health/life insurance	\$	\$
Prescriptions/doctor visits	\$	\$
Car payment	\$	\$
Gassoline	\$	\$
Car maintenance	\$	\$
Car insurance	\$	\$
Car registration	\$	\$

Tolls/parking/mass transit	\$	\$
Tuition/lessons	\$	\$
Beauty/barber	\$	\$
Movies/music	\$	\$
Dining out	\$	\$
Sports/hobbies/gym	\$	\$
Vacations/travel	\$	\$
Books/magazines	\$	\$
Clothing purchases	\$	\$
Laundry/dry cleaning	\$	\$
Gifts/cards	\$	\$
Pet care	\$	\$
Banking fees/postage	\$	\$
Religious/charity donations	\$	\$
Savings (emergency account)	\$	\$
Savings (goals)	\$	\$
Credit card payments	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL FOR MONTH	\$	\$

The Bottom Line		
Monthly net income	Monthly expenses	Monthly surplus or deficit
	-	=