

Budget While You're in School

Calculate your monthly income and expenses so you don't over-spend. Set aside part of your income for unexpected expenses and to save for the future.



Monthly Income		
Earnings (after taxes) from work-study or job		\$
Money from savings, family, gifts		\$
Student loans, scholarships, grants, and other financial aid		\$
Other		\$
Total Monthly Income		\$
Monthly Expenses		
School	Tuition, fees, books, supplies	\$
	Student loan interest	\$
Housing	Rent	\$
	Utilities, phone, pager, Internet	\$
	Other	\$
Transportation	Car payment, insurance	\$
	Gas and repairs	\$
	Other (bus, taxi, parking, etc.)	\$
	Food (groceries, meals, snacks, etc.)	\$
Personal	Childcare	\$
	Medical (insurance, doctor, dentist, prescriptions, etc.)	\$
	Clothing, laundry, hair care, etc.	\$
	Credit card payment	\$
Savings and emergency fund		\$
Recreation (travel, movies, books, etc.)		\$
Total Monthly Expenses		\$
Monthly Income minus Monthly Expenses		\$