

MONTHLY BUDGET WORKSHEET

Monthly Income:

% of
Income

| | |
|-----------------|--|
| NET Wages (You) | |
| Financial Aid | |
| Other | |

Total Income

Monthly Expenses

Housing + Utilities

% of
Income

| | |
|-------------------------------|--|
| Rent / Mortgage and Insurance | |
| Home Repairs / Maintenance | |
| Electricity | |
| Water | |
| Heat / Cool | |
| Telephone | |
| Wireless Internet | |

Education Expenses

| | |
|--------------------------------|--|
| Tuition and Fees | |
| Miscellaneous Expenses (Books) | |

Health and Medical

| | |
|--------------------------------------------|--|
| Unreimbursed Medical Expenses, Copays | |
| Fitness (Yoga, Massage, Gym) | |
| Health Insurance (Medical, Dental, Vision) | |

Transportation

| | |
|--------------------------------|--|
| Car Payments | |
| Gas | |
| Auto Repairs/Maintenance/Fees | |
| Auto Insurance | |
| UPass or Public Transportation | |

Surplus or Shortage

(Spendable income minus total expenses & investments)

Debt Payments

% of
Income

| | |
|---------------|--|
| Credit Cards | |
| Student Loans | |
| Other Loans | |

Entertainment

| | |
|-------------------------|--|
| Cable TV | |
| Computer Expense | |
| Hobbies | |
| Subscriptions (Netflix) | |
| Vacations | |
| Eating Out | |

Investments and Savings

| | |
|----------------|--|
| Savings | |
| Emergency Fund | |
| Investments | |
| College Fund | |

Miscellaneous

| | |
|--------------------------------|--|
| Groceries | |
| Clothing | |
| Toiletries, Household Products | |
| Grooming (Hair, Makeup, Other) | |
| Gifts / Donations | |
| Miscellaneous Expense | |

Total Investments and Expenses



ONE STOP Student Services
UNIVERSITY OF MINNESOTA



Personal Financial
Management Certification