

NAME: _____ STUDENT ID: _____ MONTH: _____

| CATEGORY | MONTHLY BUDGET AMOUNT | MONTHLY ACTUAL AMOUNT | DIFFERENCE / AVAILABLE | |
|--|-----------------------------|-----------------------------|---------------------------|---|
| INCOME: | | | | |
| Wages and Bonuses | | | | Enter all monthly income in Monthly Actual Amount |
| From Parents or gifts | | | | |
| Financial Aid / Student Loans | | | | |
| Scholarships | | | | |
| Child Support / Alimony | | | | |
| Misc. (Interest, etc.) | | | | |
| Income Subtotal | | \$0.00 | | |
| INCOME TAXES WITHHELD: | | | | |
| Federal Income Tax | | | | Enter all income taxes withheld in Monthly Actual Amount |
| State and Local Income Tax | | | | |
| Social Security/Medicare Tax | | | | |
| Income Taxes Subtotal | | \$0.00 | | |
| Spendable Income | | \$0.00 | | |
| EXPENSES: | | | | |
| HOME: | | | | |
| Rent or Mortgage | | | \$0.00 | Enter exact monthly expenses in Monthly Budget Amount |
| Homeowners/ Renters Insurance | | | \$0.00 | |
| Property Taxes | | | \$0.00 | |
| Home Repairs/Maintenance/HOA Dues | | | \$0.00 | |
| Home Improvements | | | \$0.00 | |
| SCHOOL: | | | | |
| Tuition | | | \$0.00 | |
| Books / Supplies | | | \$0.00 | |
| Fees | | | \$0.00 | |
| UTILITIES: | | | | |
| Electricity | | | \$0.00 | |
| Water and Sewer | | | \$0.00 | |
| Natural Gas or Oil | | | \$0.00 | |
| Telephone (Cell / Land Line) | | | \$0.00 | |
| Cable TV / Internet | | | \$0.00 | |
| FOOD: | | | | |
| Groceries | | | \$0.00 | |
| Eating Out / Coffee / Vending Machines | | | \$0.00 | |

| | | | |
|---|--|--|--------|
| FAMILY OBLIGATIONS: | | | |
| Child Support | | | \$0.00 |
| Alimony | | | \$0.00 |
| Day Care, Babysitting | | | \$0.00 |
| HEALTH AND MEDICAL: | | | |
| Insurance (medical, dental, vision) | | | \$0.00 |
| Unreimbursed Medical Expenses, Copays | | | \$0.00 |
| Prescriptions | | | \$0.00 |
| Fitness (Yoga, Massage, Gym) | | | \$0.00 |
| TRANSPORTATION: | | | |
| Car Payments | | | \$0.00 |
| Gasoline/Oil | | | \$0.00 |
| Auto Repairs/Maintenance/Fees | | | \$0.00 |
| Auto Insurance | | | \$0.00 |
| Other Transportation (tolls, bus, subway, taxis, parking) | | | \$0.00 |
| DEBT PAYMENTS: | | | |
| Credit Cards | | | \$0.00 |
| Student Loans | | | \$0.00 |
| Other Loans | | | \$0.00 |
| ENTERTAINMENT/RECREATION: | | | |
| Going out with Friends | | | \$0.00 |
| Hobbies (Concerts, Video games, etc) | | | \$0.00 |
| Subscriptions and Dues | | | \$0.00 |
| Travel | | | \$0.00 |
| PETS: | | | |
| Food | | | \$0.00 |
| Grooming, Boarding, Vet | | | \$0.00 |
| CLOTHING: | | | \$0.00 |
| INVESTMENTS AND SAVINGS: | | | |
| 401(K)or IRA | | | \$0.00 |
| Stocks/Bonds/Mutual Funds | | | \$0.00 |
| College Fund | | | \$0.00 |
| Savings | | | \$0.00 |
| Emergency Fund | | | \$0.00 |
| MISCELLANEOUS: | | | |
| Household Products | | | \$0.00 |
| Gifts/Donations/Special Occasions | | | \$0.00 |
| Grooming (Hair, Make-up, Toiletries) | | | \$0.00 |
| Miscellaneous Expense | | | \$0.00 |

| | | | | |
|---|--------|--------|--|--|
| Total Investments and Expenses | \$0.00 | \$0.00 | | |
| Surplus or Shortage (Spendable income minus total expenses and investments) | \$0.00 | \$0.00 | | Pink amount should equal line 16. If blue amount is in the negative You have overspent! |

For expenses incurred more or less often than monthly, convert the payment to a monthly amount when calculating the monthly budget. For instance, convert auto expense that's billed every six months to a monthly amount by dividing the six-month premium by six. This money should be kept separate from your other money so it's available when the bill becomes due.

NOTES: