Before you start searching for off-campus housing, you need to evaluate how much you can afford to spend on housing and related expenses. A great first step is filling out a budget worksheet. Keep in mind which items are fixed costs and which costs are discretionary.

### Income (One-Time)
- Scholarships
- Grants
- Monetary Gifts
- Personal Savings
- Loans
- Other

Subtotal: One-Time Income $\

### Income (Monthly)
- Paycheck
- Allowance (parents/others)
- Stipend
- Other

Subtotal: Monthly Income $\

Total Income: $\

### Expenses (One-Time)
**School-related**
- Tuition
- Fees
- Books & Supplies
- Meal Plan (optional)
- University Parking Permit
- Other

**Housing-related**
- Security Deposit
- Move-In Fees
- Utility Deposits/Installation
- Electric
- Water/Sewer
- Gas
- Cable/Satellite
- Telephone
- Renter’s Insurance
- Furnishings (buy/rent)

Subtotal: One-Time Expenses $\

### Expenses (Monthly)
**Housing**
- Rent
- Electric/Gas
- Telephone
- Cable
- Water/Sewer/Trash
- Yard Maintenance
- High Speed Internet
- Other

**Insurance**
- Health Insurance
- Vehicle Insurance

**Transportation**
- Gasoline
- Vehicle Maintenance
- Parking
- Public Transportation
- Other
## Budget Tracker

### Expenses (Monthly)

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Household</strong></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>$</td>
</tr>
<tr>
<td>Toiletries</td>
<td>$</td>
</tr>
<tr>
<td>Laundry/Dry Cleaning</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Recreation</strong></td>
<td></td>
</tr>
<tr>
<td>Eating Out</td>
<td>$</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$</td>
</tr>
<tr>
<td>Trips</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Clothing</strong></td>
<td></td>
</tr>
<tr>
<td>Clothes, Shoes, etc.</td>
<td>$</td>
</tr>
<tr>
<td><strong>Financial Commitments</strong></td>
<td></td>
</tr>
<tr>
<td>Credit Card Payments</td>
<td>$</td>
</tr>
<tr>
<td>Car Payment</td>
<td>$</td>
</tr>
<tr>
<td>Loan Payment</td>
<td>$</td>
</tr>
<tr>
<td>Membership Dues</td>
<td>$</td>
</tr>
<tr>
<td>Gifts (birthdays, etc.)</td>
<td>$</td>
</tr>
<tr>
<td><strong>Savings</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly Savings</td>
<td>$</td>
</tr>
<tr>
<td><strong>Subtotal: Monthly Expenses</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

**Total Expenses:**

**Total Income - Total Expenses:**

---

Don’t forget, expenses can’t be more than your income, so cut back on discretionary items as needed to balance your budget.