

# STUDENT BUDGET

**What is your budget?** 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 (must have you cannot change) and which costs are discretionary (you can change how much you spend).

INCOME		
One-Time	Monthly	
<ul style="list-style-type: none"> <li>● Scholarships \$ _____</li> <li>● Grants \$ _____</li> <li>● Monetary Gifts \$ _____</li> <li>● Personal Savings \$ _____</li> <li>● Loans \$ _____</li> <li>● Other \$ _____</li> </ul>	<ul style="list-style-type: none"> <li>● Paycheck \$ _____</li> <li>● Allowance \$ _____</li> <li>● Stipend \$ _____</li> <li>● Other \$ _____</li> </ul>	
	Subtotal: Monthly Income \$ _____	
	<i>x number of months</i> \$ _____	
<b>Subtotal: One-Time</b> \$ _____	<b>+</b>	<b>Subtotal: Monthly</b> \$ _____
	<b>=</b>	<b>Total Income:</b> \$ _____
EXPENSES		
One-Time	Monthly	
<b>School-Related:</b> <ul style="list-style-type: none"> <li>● Tuition \$ _____</li> <li>● Fees \$ _____</li> <li>● Books &amp; Supplies \$ _____</li> <li>● Meal Plan (optional) \$ _____</li> <li>● Univ. Parking Permit \$ _____</li> </ul> <b>Housing-Related:</b> <ul style="list-style-type: none"> <li>● Security Deposit \$ _____</li> <li>● Move-In Fees \$ _____</li> <li>● Utility Deposits/Installation                             <ul style="list-style-type: none"> <li>» Electric \$ _____</li> <li>» Water/Sewer \$ _____</li> <li>» Gas \$ _____</li> <li>» Cable/Internet \$ _____</li> </ul> </li> <li>● Renter's Insurance \$ _____</li> <li>● Furnishings \$ _____</li> </ul> <b>Other:</b> <ul style="list-style-type: none"> <li>● _____ \$ _____</li> <li>● _____ \$ _____</li> <li>● _____ \$ _____</li> </ul>	<b>Housing:</b> <ul style="list-style-type: none"> <li>● Rent \$ _____</li> <li>● Electric/Gas \$ _____</li> <li>● Cable/Internet \$ _____</li> <li>● Water/Sewer/Trash \$ _____</li> </ul> <b>Insurance:</b> <ul style="list-style-type: none"> <li>● Health Insurance \$ _____</li> <li>● Vehicle Insurance \$ _____</li> </ul> <b>Transportation:</b> <ul style="list-style-type: none"> <li>● Gasoline \$ _____</li> <li>● Vehicle Maintenance \$ _____</li> <li>● Parking/Public Transit \$ _____</li> </ul> <b>Household:</b> <ul style="list-style-type: none"> <li>● Cell Phone \$ _____</li> <li>● Food/Groceries \$ _____</li> <li>● Toiletries \$ _____</li> <li>● Laundry \$ _____</li> </ul> <b>Recreation:</b> <ul style="list-style-type: none"> <li>● Eating Out \$ _____</li> <li>● Entertainment \$ _____</li> <li>● Travel \$ _____</li> </ul> <b>Financial Commitments:</b> <ul style="list-style-type: none"> <li>● Credit Card Payments \$ _____</li> <li>● Car Payment \$ _____</li> <li>● Loan Payment \$ _____</li> <li>● Membership Dues \$ _____</li> <li>● Gifts (birthdays, etc.) \$ _____</li> <li>● Savings \$ _____</li> </ul> <b>Other:</b> <ul style="list-style-type: none"> <li>● _____ \$ _____</li> </ul>	
	Subtotal: Monthly Income \$ _____	
	<i>x number of months</i> \$ _____	
<b>Subtotal: One-Time</b> \$ _____	<b>+</b>	<b>Subtotal: Monthly</b> \$ _____
	<b>=</b>	<b>Total Expenses:</b> \$ _____
<b>TOTAL Income – Expenses</b> (Don't forget, expenses can't be more than your income, so cut back on discretionary items as needed to balance your budget.)		\$ _____