

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