

# 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	
● Scholarships	\$ _____	● Paycheck	\$ _____
● Grants	\$ _____	● Allowance	\$ _____
● Monetary Gifts	\$ _____	● Stipend	\$ _____
● Personal Savings	\$ _____	● Other	\$ _____
● Loans	\$ _____	Subtotal: Monthly Income	\$ _____
● Other	\$ _____	<i>x number of months</i>	\$ x _____
<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>		<b>Housing:</b>	
● Tuition	\$ _____	● Rent	\$ _____
● Fees	\$ _____	● Electric/Gas	\$ _____
● Books & Supplies	\$ _____	● Cable/Internet	\$ _____
● Meal Plan (optional)	\$ _____	● Water/Sewer/Trash	\$ _____
● Univ. Parking Permit	\$ _____	<b>Insurance:</b>	
<b>Housing-Related:</b>		● Health Insurance	\$ _____
● Security Deposit	\$ _____	● Vehicle Insurance	\$ _____
● Move-In Fees	\$ _____	<b>Transportation:</b>	
● Utility Set Up Fees		● Gasoline	\$ _____
» Electric	\$ _____	● Vehicle Maintenance	\$ _____
» Water/Sewer	\$ _____	● Parking/Public Transit	\$ _____
» Gas	\$ _____	<b>Household:</b>	
» Cable/Internet	\$ _____	● Cell Phone	\$ _____
● Renter's Insurance	\$ _____	● Food/Groceries	\$ _____
● Furnishings	\$ _____	● Toiletries	\$ _____
<b>Other:</b>		● Laundry	\$ _____
● _____		<b>Recreation:</b>	
● _____		● Eating Out	\$ _____
● _____		● Entertainment	\$ _____
		● Travel	\$ _____
		<b>Financial Commitments:</b>	
		● Credit Card Payments	\$ _____
		● Car Payment	\$ _____
		● Loan Payment	\$ _____
		● Membership Dues	\$ _____
		● Gifts (birthdays, etc.)	\$ _____
		● Savings	\$ _____
		<b>Other:</b>	
		● _____	\$ _____
		Subtotal: Monthly Income	\$ _____
		<i>x number of months</i>	\$ x _____
<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.)			