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 rent and related expenses. A great first step is filling out a budget worksheet. Keep in mind which items are fixed costs (must haves you cannot change) and which costs are discretionary (you can change if and how much to spend on these categories).

BUDGET OVERVIEW

TOTAL INCOME	minus	TOTAL EXPENSES
$ _____		$ _____

REMAINING BUDGET
(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.

INCOME

ONE-TIME		MONTHLY	
Scholarships	$ _____	Paycheck	$ _____
Grants	$ _____	Allowances (parents/other)	$ _____
Monetary Gifts	$ _____	Stipened	$ _____
Personal Savings	$ _____	Other	$ _____
Loans	$ _____		
Other	$ _____		
Subtotal: **One-Time Income**	$ _____	**+ Subtotal:** **Monthly Income x # months budgeting for =**	$ _____
= TOTAL INCOME:		$ _____	

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STUDENT BUDGET

EXPENSES		
ONE-TIME	**MONTHLY**	
School-Related:	**Housing:**	**Household:**
Tuition $ _____	Rent $ _____	Food $ _____
Fees $ _____	Electric/Gas $ _____	Toiletries $ _____
Books & Supplies $ _____	Telephone $ _____	Laundry/Dry Cleaning $ _____
Meal Plan (optional) $ _____	Cable $ _____	Other $ _____
Univ. Parking Permit $ _____	Water/Sewer/Trash $ _____	
Other $ _____	Yard Maintenance $ _____	**Recreation:**
	High Speed Internet $ _____	Eating Out $ _____
Housing-Related	Other $ _____	Entertainment $ _____
Security Deposit $ _____		Trips $ _____
Move-In Fees $ _____	**Insurance:**	Other $ _____
Utility	Health Insurance $ _____	
Deposits/Installation $ _____	Vehicle Insurance $ _____	**Clothing:**
Electric $ _____		Clothes, Shoes, etc. $ _____
Water/Sewer $ _____	**Transportation:**	
Gas $ _____	Gasoline $ _____	**Financial Commitments:**
Cable/Satellite $ _____	Vehicle Maintenance $ _____	Credit Card Payments $ _____
Telephone $ _____	Parking $ _____	Car Payment $ _____
Renter's Insurance $ _____	Public Transportation $ _____	Loan Payment $ _____
Furnishings (buy/rent) $ _____	Other $ _____	Membership Dues $ _____
		Gifts (birthdays, etc.) $ _____
	Savings:	
	Monthly Savings $ _____	

Subtotal: One-Time Expenses	$ _____	+ Subtotal: Monthly Expenses x # months budgeting for =	$ _____
= TOTAL EXPENSES:		$ _____	

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