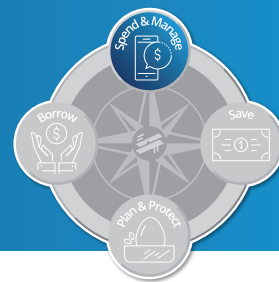


## COLLEGE BUDGET PLANNING WORKSHEET



### By Month:

Source of Income	Amount Per Month
Employment (Primary)	\$ _____
Employment (Secondary)	\$ _____
Family Assistance	\$ _____
Leftover Loan / Savings	\$ _____
Other	\$ _____

<b>TOTAL INCOME</b>	<b>\$ _____</b>
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Fixed Expenses	Amount Per Month
Housing Payments (Off Campus)	\$ _____
Car Payment / Transportation	\$ _____
Cell Phone	\$ _____
Insurance (Car, Renters, Health)	\$ _____
Loan Repayment(s)	\$ _____
Credit Card Payments	\$ _____
"Now" / Emergency Savings	\$ _____
Soon/ Later Savings	\$ _____
Subscriptions & Memberships	\$ _____
Other	\$ _____

<b>Total Fixed Expenses</b>	<b>\$ _____</b>
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Variable Expenses	Amount Per Month
Groceries	\$ _____
Utilities (Off Campus)	\$ _____
Vehicle Gas & Maintenance	\$ _____
Healthcare & Prescriptions	\$ _____
Personal Care & Hygiene	\$ _____
Pet Expenses	\$ _____
Clothing	\$ _____
Dining Out	\$ _____
Social Outings & Events	\$ _____
Gaming	\$ _____
Other Entertainment	\$ _____
Other	\$ _____

<b>Total Variable Expenses</b>	<b>\$ _____</b>
--------------------------------	-----------------

<b>TOTAL MONTHLY INCOME</b>	<b>\$ _____</b>
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<b>TOTAL MONTHLY EXPENSES</b> (Fixed + Variable)	<b>\$ _____</b>
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<b>SUMMARY</b>	
<b>Summary</b> = (Total Monthly Income) - (Total Monthly Expenses)	<b>\$ _____</b>

This budgeting worksheet is your personal guide to understanding where your money comes from, where it goes, and how you can make it work for you instead of the other way around. By tracking both your monthly and semester income and expenses, you'll get a clear snapshot of your spending habits, spot opportunities to save, and build confident money-management skills that support the college experience you want.

Think of this as a roadmap, to help you stay prepared as you navigate campus life and your Financial Flexibility and Freedom® journey!

### By Semester:

Semester Student Income	Amount Per Semester
Scholarships	\$ _____
Grants	\$ _____
Family Assistance	\$ _____
College Savings	\$ _____
Student Loans	\$ _____

<b>Total Semester Income</b>	<b>\$ _____</b>
------------------------------	-----------------

Semester Student Expenses	Amount Per Semester
Tuition	\$ _____
Housing	\$ _____
Meal Plan	\$ _____
Books / Course Fees	\$ _____
Student Health Insurance	\$ _____
Parking Pass / Bus Pass	\$ _____
Clubs and Social Expenses	\$ _____
School Supplies	\$ _____
Other	\$ _____

<b>Total Semester Expenses</b>	<b>\$ _____</b>
--------------------------------	-----------------

<b>TOTAL SEMESTER INCOME</b>	<b>\$ _____</b>
------------------------------	-----------------

<b>TOTAL SEMESTER EXPENSES</b>	<b>\$ _____</b>
--------------------------------	-----------------

<b>SUMMARY</b>	
<b>Summary</b> = (Total Semester Income) - (Total Semester Expenses)	<b>\$ _____</b>

Summary is **negative** = A remaining balance owed  
 Summary is **positive** = Excess payment/ money left over



Scan this QR code to explore more resources for college students and parents.

