

Monthly Budget Spreadsheet

Monthly Income

Job..... \$ _____
Scholarships/Loans..... \$ _____

Total Monthly Income \$ _____

Monthly Expenses

Tuition..... \$ _____
Books/Supplies..... \$ _____
Rent..... \$ _____

Utilities

Electric..... \$ _____
Gas..... \$ _____
Water..... \$ _____
Waste Management/recycling..... \$ _____
Telephone..... \$ _____
Cable/Internet..... \$ _____

Transportation

Car Payment..... \$ _____
Gas..... \$ _____
Car Maintenance..... \$ _____

Insurance

Car..... \$ _____
Renter's..... \$ _____
Health/Life..... \$ _____

Personal Maintenance

Clothing..... \$ _____
Laundry/Dray Cleaning..... \$ _____
Haircut/Manicure, etc..... \$ _____

Debt/Savings

Credit Card Payments..... \$ _____
Loans..... \$ _____
Savings..... \$ _____

Entertainment

Vacations..... \$ _____
Pets/Pet Care..... \$ _____
Books, Magazine, CD's, DVD's..... \$ _____
Games..... \$ _____
Gym Membership..... \$ _____

Other

_____ \$ _____
_____ \$ _____
_____ \$ _____

Total Monthly Expenses \$ _____

Total Monthly Income \$ _____

— Total Monthly Expenses \$ _____

Total Remaining Budget \$ _____

Live Within Your Means!

Using a credit card monthly to pay you electric bill is not debt management; it is simply building debt. Spend only the money you earn each month on the expenses you need. Use the budget sheet before moving in, while you live there, and after you find the next place to live. Make copies of the budget sheet and use it every month when you pay your bills to keep track of your spending.