

# 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 \$ \_\_\_\_\_

<p>Total Monthly Income \$ _____</p> <p>- Total Monthly Expenses \$ _____</p> <hr/> <p><b>Total Remaining Budget \$ _____</b></p>
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**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.