

Student budget worksheet

Use this worksheet to better understand your financial situation for the year. Calculating your cash flow can help you plan for financial challenges that may lie ahead.

To save your work, we recommend that you download this document first, then open it with Adobe Acrobat Reader to fill it out.

Income

Calculate your **annual income** here.

Income source	Personal
Part-time or full-time job	
Student loans	
Scholarships, bursaries or grants	
Personal savings	
Registered Education Savings Plan	
Family support	
Other	
Subtotal	

Deduction type	Personal
Taxes	
Savings	
Health insurance	
Other deductions	
Subtotal	

	Personal
Net income	

Did you know?

ATB TrackIt provides a simple way to view current spending patterns and build a budget. Check it out in **ATB Online** or the **ATB Mobile** app.

Expenses

Add up your current expenses here.

Annual expenses

School costs	Personal
Tuition (may include bus and Student Union fees)	
Books	
Supplies	
Other fees	
Subtotal	

Travel	Personal
Transportation	
Accommodation	
Entertainment	
Shopping	
Food	
Insurance	
Other	
Subtotal	

Monthly expenses

Housing	Personal
Rent/mortgage or residence fees	
Utilities (water/electric/heating)	
Insurance and taxes	
Other fees	
Internet	
Subtotal	

Transportation	Personal
Car payments and insurance	
Gas	
Maintenance	
Public transit	
Uber or cabs	
Other	
Subtotal	

Monthly expenses (continued)

Lifestyle	Personal
Groceries	
Dining out or delivery	
Clothing or shopping	
Mobile phone	
Streaming services	
Subscriptions or memberships	
Personal care	
Pets	
Recreation	
Entertainment	
Donations	
Subtotal	

Health	Personal
Insurance	
Prescriptions	
Medical expenses	
Other	
Subtotal	

Debt repayment	Personal
Credit card	
Line of credit	
Personal loan	
Other	
Subtotal	

	Personal
Total annual expenses	
Total monthly expenses (sum x 12) for the year	
Sum of all expenses	
Cash available	

This list is a starting point—it doesn't cover everything you need to consider and is not intended to provide financial or legal advice. While ATB Financial team members are very knowledgeable about financial matters, they are not (and cannot) be legal experts, so please talk to your lawyer about legal matters.