## Worksheet 10.1

## **Monthly Budget Worksheet for Students**

For more information about budgeting, review the FIRST Fact Sheets and the Financial Wellness program.

Monthly Income:		Monthly Variable Expenses:	
Financial aid		Food/household supplies	
Investment income		Dining out	
Gifts		Clothes	
Other		Laundry/dry cleaning	
Total Monthly Income		Gas, oil, auto maintenance	
Monthly Fixed Expenses:		Parking	
Tuition and fees		Medical/dental/eye care	
Books and supplies		Entertainment	
		Travel/vacation	
Savings Rent/mortgage		Utilities	
Phone		Music/books/journals	
		Personal care	
Taxes (federal, state)		Subscriptions	
Vehicle payments		Cable TV and internet	
Other transportation		Credit card payments	
Personal loans		Charity/contributions/gifts	
Education loans		Savings for interviews/relocation	
Insurance (life and health)		Test prep course/materials	terials
Home/renter insurance	Exam/licensing fees	Exam/licensing fees	
Auto insurance		Other	
Auto registration/taxes			
Other		Total Variable Expenses	
Total Fixed Expenses		Plus Total Fixed Expenses	
		Equals Total Monthly Expenses	
		Total Income	
		Less Total Expenses	
		Equals Total Discretionary Income (or Deficit)	