

Budget Worksheet for Students

For more information about budgeting, review the [FIRST Fact Sheets](#) and the [Financial Wellness program](#).

MONTHLY INCOME:

Financial aid _____
 Investment income _____
 Gifts _____
 Other _____
Total Monthly Income _____

MONTHLY FIXED EXPENSES:

Tuition and fees _____
 Books and supplies _____
 Savings _____
 Rent/mortgage _____
 Phone _____
 Taxes (federal, state) _____
 Vehicle payments _____
 Other transportation _____
 Personal loans _____
 Education loans _____
 Insurance (life and health) _____
 Home/renter insurance _____
 Auto insurance _____
 Auto registration/taxes _____
 Other _____
Total Fixed Expenses _____

MONTHLY VARIABLE EXPENSES:

Food/household supplies _____
 Dining out _____
 Clothes _____
 Laundry/dry cleaning _____
 Gas, oil, auto maintenance _____
 Parking _____
 Medical/dental/eye care _____
 Entertainment _____
 Travel/vacation _____
 Utilities _____
 Music/books/journals _____
 Personal care _____
 Subscriptions _____
 Cable TV and internet _____
 Credit card payments _____
 Charity/contributions/gifts _____
 Savings for interviews/relocation _____
 Test prep course/materials _____
 Exam/licensing fees _____
 Other _____
Total Variable Expenses _____
Plus Total Fixed Expenses _____
Equals Total Monthly Expenses _____

Total Income _____
Less Total Expenses _____

**Equals Total Discretionary Income
(or Deficit)** _____