

Personal Budget Worksheet

Many mistakes are made when students begin to look at housing options without putting much thought into preparing a budget. It is best to know exactly what you can afford before you contact any landlord. This way you will be able to limit your search and save time and money. Included is a sample budget which will help you to guide your decisions. There are also many free resources online to help you manage your finances.

Income

Money from home	\$
Money from savings	\$
Money from work	\$
Scholarships, grants, loans	\$
Other income	\$
Total	\$

Regular Monthly Expenses

Rent	\$
Car payment and insurance	\$
Gas for car	\$
Credit card payment	\$
Health insurance	\$
Emergency fund	\$
Natural gas service	\$
Electric service	\$
Water service	\$
Garbage service	\$
Cell phone service	\$
Cable service	\$
Internet service	\$
Telephone (landline) service	\$
Groceries	\$
Savings	\$
Other expenses	\$
Total	\$

Other Monthly Expenses

Tuition	\$
Books	\$
Eating out/entertainment	\$
Activities and hobbies	\$
Personal	\$
Clothing	\$
Healthcare (not covered by insurance)	\$
Other expenses	\$
Total	\$

Household Budget Worksheet

Expense	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Rent												
Electricity, Water, Trash, Sewer												
Renter's Insurance												
Groceries												
Cable Services												
Internet Services												
Car Insurance												
Gas for car												
City Bus Pass												
Cell Phone												
Health Insurance												
Credit Card Payment												
Total \$												

Notes