

MONTHLY BUDGET PLANNER



Fill in the charts below with your income and expenses for one month

Monthly Income

Type	Amount
Job Income	\$
Other	\$
Total	\$

Semester Fixed Expenses

Type	Amount
Tuition and Fees	\$
Book and Supplies	\$
University Housing	\$
Meal Plan	\$
Total	\$
Divide by 4 months	/4
Total	\$

Monthly Fixed Expenses

Type	Amount
Rent/Mortgage	\$
Phone	\$
Vehicle Payments	\$
Other Transportation	\$
Home/Renter Insurance	\$
Auto Insurance	\$
Health Insurance	\$
Other	\$
Total	\$

Semester Financial Aid

Type	Amount
Financial Aid	\$
Divide by 4 months	/4
Total	\$

Monthly Savings Contributions

Type	Amount
Total	\$

Monthly Variable Expenses

Type	Amount
Food/Household Supplies	\$
Dining Out	\$
Clothes	\$
Laundry/Dry Cleaning	\$
Gas, Oil, Auto Maintenance	\$
Parking	\$
Entertainment	\$
Travel/Vacation	\$
Utilities	\$
Personal Care	\$
Subscriptions	\$
Cable/Internet	\$
Credit Card Payments	\$
Charity/Gifts	\$
Test Prep/Course Materials	\$
Other	\$
Total	\$

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Determine your needs and wants from your fixed and variable expenses. Needs are things that you absolutely should have and wants are things that you would like to have.

Needs

Type	Amount
Rent/Mortgage	\$
Tuition and Fees (divided by 4 months)	\$
Credit Card Payments	\$
Food/Household Supplies	\$
Total	\$

Wants

Type	Amount
Shopping	\$
Entertainment	\$
Dining Out	\$
Subscriptions	\$
Total	\$

The 50/30/20 Rule

Total income (combine totals from income and financial aid charts): \$

Type	Needs	Wants	Savings
Percentage	50%	30%	20%
Goal (take percentages from total income)	\$	\$	\$
Actual (add up totals from needs, wants, and savings)	\$	\$	\$

My financial goals: