

FINANCIAL BUDGET CALCULATOR

	Expenses	Monthly Total	Semester Total
HEALTH	Medicine	\$	\$
	Health Insurance	\$	\$
	Other Health Expenses	\$	\$
PERSONAL AND FAMILY	Child Care	\$	\$
	Child Support Paid	\$	\$
	Money Given or Sent to Family	\$	\$
	Clothing and Shoes	\$	\$
	Laundry	\$	\$
	Donations	\$	\$
	Entertainment	\$	\$
	Other Personal or Family Expenses	\$	\$
FINANCE	Prepaid Cards and Phone Cards	\$	\$
	Bank or Credit Card Fees	\$	\$
	Other Fees	\$	\$
OTHER	School Costs	\$	\$
	Other Payments	\$	\$
	Other Expenses This Month	\$	\$
Total Monthly Expenses		\$	\$

$$\begin{array}{c}
 \$ \\
 \hline
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \\
 \hline
 \text{Expenses}
 \end{array}
 =
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 \$ \\
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 \end{array}$$

Expenses



How much do you have in your budget for **convenience** purchases?

REMEMBER...

We don't plan to fail, ***we FAIL to PLAN!***



FINANCIAL BUDGET CALCULATOR

Use this worksheet to see how much money you spent this month, as well as throughout this semester. Then use that information to plan out the next month and semester budget.

Some expenses are monthly and some come less often. If you have an expense that does not occur every month, put it in the “Other” category.

MY INCOME THIS MONTH

Income	Monthly Total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other Income (after taxes) – Example: Child Support	\$
Total Monthly Income	\$

MY EXPENSES

	Expenses	Monthly Total	Semester Total
HOUSING	Rent or Mortgage	\$	\$
	Renter’s Insurance or Homeowner’s Insurance	\$	\$
	Utilities (Water, Electric, Gas, etc.)	\$	\$
	Internet, Cable, and Phone(s)	\$	\$
	Other Housing Expenses	\$	\$
FOOD	Groceries and Household Supplies	\$	\$
	Dining Out	\$	\$
	Other Food Expenses	\$	\$
TRANSPORTATION	Public Transportation and Taxis	\$	\$
	Parking Meters	\$	\$
	Gasoline	\$	\$
	Car Maintenance	\$	\$
	Car Insurance	\$	\$
	Car Loan(s)	\$	\$
	Other Transportation Expenses	\$	\$

FUN FACTS ABOUT SPENDING!

Everybody loves pizza! If you buy 1 pizza for \$12 per week you will spend \$624 per year. If you choose a frozen pizza, or a “Take n’ Bake” pizza you will likely spend half of that amount!

Do you like Starbucks? 1 Starbucks coffee at \$5 per day, 5 days per week will cost \$1300 per year!

