

SUCCESS SKILLS *keeping a monthly budget*

Learning how to manage your money is an important step in becoming financially independent. It's never too early to start keeping a budget. Use this budget worksheet to determine your income and expenses. If you need to cut back on spending, little bits add up.

→ When dining out with friends, don't order a soda; drink water instead.

- Skip costly coffeehouses and brew your own at home.
- Save money on gas and parking by walking to class or carpooling with pals.
- Many communities offer paying recycling programs, so cash in those cans.
- Consider trimming "extras" that add up, such as a cell phone, pager or cable TV.

Category	Monthly Budget	Monthly Actual	Semester Budget	Semester Actual	School Yr. Budget	School Yr. Actual
INCOME						
From Jobs						
From Parents						
From Student Loans						
From Scholarships						
From Financial Aid						
Miscellaneous Income						
INCOME TOTAL						
EXPENSES						
Rent or Room and Board						
Utilities (Gas, Electric, Water)						
Telephone						
Cable TV						
Groceries						
Car Payment/Transportation						
Insurance						
Gasoline/Oil						
Entertainment						
Eating Out/Vending						
Tuition						
Books						
School Fees						
Computer Expense						
Miscellaneous Expense						
EXPENSES TOTAL						
NET INCOME (Income less expenses)						

REVIEW ONLY

School Datebooks



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