

# 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
<b>INCOME</b>						
From Jobs						
From Parents						
From Student Loans						
From Scholarships						
From Financial Aid						
Miscellaneous Income						
<b>INCOME TOTAL</b>						
<b>EXPENSES</b>						
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						
<b>EXPENSES TOTAL</b>						
<b>NET INCOME</b> (Income less expenses)						

**REVIEW ONLY**

School Datebooks

**DO NOT SUBMIT FOR PRINT**

