

In-School Budget Worksheet

Get organized

Before you can make your budget, you need to know where your money's going. Start a tracking journal to record incidental purchases you make over a week's time.

Determine your income

For many students, having a job isn't an option during school. If that's the case, consider other sources of income.

A. Funding and Other Resources	Annual
Funding From your financial aid award letter	
Federal Student Loans – Subsidized Stafford (Net Amount)	
Federal Student Loans – Unsubsidized Stafford (Net Amount)	
Federal PLUS (Net Amount)	
Private or Institutional Loans (Net Amount)	
Alternative Loans (Net Amount)	
Grants or Scholarships	
Other Resources	
Personal Savings	
Employment Earnings	
Family Contributions	
Other	
Total from Section A	

Identify your expenses

Some of your bills are predictable; some aren't. Find a flexible way to budget for unplanned expenses (try setting aside an extra line item in your budget for random expenses like car repairs).

B. Direct Educational Expenses	
Tuition, Fees, Health Insurance	
Books/Supplies	
On-Campus Housing	
Other	
Total Educational Expenses	

C. Funds Available for Other Expenses Subtract B from A	
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D. Additional Expenses	Monthly	Annual
Housing		
<i>Students living on campus, please skip to Food section</i>		
Rent or mortgage		
Utilities		
Taxes		
Other		
Food		
Groceries		
Snacks, Soda, etc.		
Meals Out		
Transportation		
Car Payments		
Maintenance (Gas, Repairs, Oil Changes)		
Registration, Insurance, Parking		
Public Transportation		
Trips Home for Holidays, Vacation		
Miscellaneous		
Health/Life Insurance Premiums		
Clothing, Laundry, Cleaning, Hygiene		
Dues, Memberships, Subscriptions		
Entertainment, Movies, Vacations		
Child Care		
Other		
Other		
Total Additional Expenses		

E. Balance (funding minus expenses) Subtract D from C	
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If you came up with a negative number, start thinking about where you can trim expenses. Check out [Financial Fitness](#) to find easy ways to modify your in-school budget.

You control your finances – take charge of them now!