

Effective Strategies for Resource Management

The first step in smart money management is to compare what you earn with what your expenses are.

Step 1: Fill out this College Student Budget:

BUDGET WORKSHEET FOR COLLEGE STUDENTS

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 SUBTOTAL						
EXPENSES:						
Rent or Housing						
Utilities/cable TV						
Telephone						
Groceries/Personal hygiene						
Car Payment/Transportation						
Insurance						
Gasoline/Oil						
Entertainment/recreation						
Eating Out/Vending						
Tuition						
Books						
School Fees						
Computer/Internet Expense						
Miscellaneous Expense, including child care, medications, clothing, etc.						
EXPENSES SUBTOTAL						
NET INCOME (INCOME LESS EXPENSES)						