

# STUDENT BUDGET TRACKER



## 5 SAVING TIPS



Shop at places that offer **STUDENT DISCOUNTS.**



**DON'T PAY FULL PRICE** on text books. Buy used or split with a classmate.



### 3 MAKE YOUR OWN COFFEE

at home. The average student spends anywhere from \$20-\$50 a week on coffee alone!



**SKIP CABLE** and go for a monthly streaming service instead.



**USE THIS BUDGET TRACKER** to keep an eye on your finances!

MONTHLY INCOME	BUDGET	ACTUAL
Student Loan/Financial Aid		
Employment Income		
Scholarships & Bursaries		
Financial Gifts		
Withdrawal from Savings		
Other		
<b>TOTAL</b>		

FINANCIAL CHECK-UP	STARTING	GOAL	ENDING
Checking Account Balance			
Savings Account Balance			
Credit Card Balance			
Loan Balance			



# MONTHLY EXPENSES



MONTHLY EXPENSES	BUDGET	ACTUAL
<b>SCHOOL FEES</b>		
Tuition		
Textbooks		
School Supplies		
Additional Fees (class, parking, labs, clubs, etc.)		
<b>HOUSEHOLD</b>		
Housing (rent, mortgage, or dorm room)		
Utilities (heat, water, electricity)		
Internet		
Cable		
Cell phone		
Groceries (food, toiletries, etc.)		
<b>TRANSPORTATION</b>		
Gas		
Auto maintenance		
Auto payment		
Auto insurance		
Public Transit (bus, taxi, train, subway, etc.)		
Parking		
<b>ENTERTAINMENT</b>		
Dining out, bars		
Movies, dates, concerts		
Clothing		
Other		
<b>MEDICAL</b>		
Health		
Dental		
Vision		
Other		
<b>LOAN PAYMENTS</b>		
Credit Card		
Line of Credit or Loan		
Other loans (furniture, computer, etc.)		
<b>SAVINGS</b>		
Emergency Funds		
Savings Account		
Retirement		
Investments		
<b>TOTAL</b>		

## THE MOMENT OF TRUTH



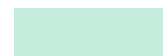
### THE MOMENT OF TRUTH

Total Income	
Total Expenses	-
<b>THE MAGIC NUMBER</b>	



### IS YOUR MAGIC NUMBER IN THE POSITIVE?

You stuck to your budget this month! That's great. If you're able, deposit this extra amount into your savings. Don't have a savings account? We can help you open one today!



### IS YOUR MAGIC NUMBER IN THE NEGATIVES?

Don't panic! This is an opportunity to review your original budget. Did you make less than you expected? Are you indulging more this month? Review your numbers to see where changes need to be made. Come back next month to see if those changes you've implemented have brought you into a positive!

