



**What is your budget?** Before you start searching for off-campus housing, you need to evaluate how much you can afford to spend on housing and related expenses. A great first step is filling out a budget worksheet. Keep in mind which items are fixed costs (must have you cannot change) and which costs are discretionary (you can change if and how much to spend on these categories).

<b>INCOME</b>		
<b>One-Time</b>	<b>Monthly</b>	<b>Total</b>
<ul style="list-style-type: none"> <li>▪ Scholarships \$ _____</li> <li>▪ Grants \$ _____</li> <li>▪ Monetary Gifts \$ _____</li> <li>▪ Personal Savings \$ _____</li> <li>▪ Loans \$ _____</li> <li>▪ Other \$ _____</li> </ul>	<ul style="list-style-type: none"> <li>▪ Paycheck \$ _____</li> <li>▪ Allowance (parents/others) \$ _____</li> <li>▪ Stipend \$ _____</li> <li>▪ Other \$ _____</li> </ul>	
<b>Subtotal: One-Time Income</b> \$ _____	<b>+ Subtotal: Monthly Income</b> \$ _____	<b>=Total Income:</b> \$ _____
<b>EXPENSES</b>		
<b>One-Time</b>	<b>Monthly</b>	<b>Total</b>
<b>School-Related:</b> <ul style="list-style-type: none"> <li>▪ Tuition \$ _____</li> <li>▪ Fees \$ _____</li> <li>▪ Books &amp; Supplies \$ _____</li> <li>▪ Meal Plan (optional) \$ _____</li> <li>▪ Univ. Parking Permit \$ _____</li> <li>▪ Other \$ _____</li> </ul> <b>Housing-Related: (See descriptions on Page X)</b> <ul style="list-style-type: none"> <li>▪ Security Deposit \$ _____</li> <li>▪ Move-In Fees \$ _____</li> <li>▪ Utility Deposits/Installation               <ul style="list-style-type: none"> <li>Electric \$ _____</li> <li>Water/Sewer \$ _____</li> <li>Gas \$ _____</li> <li>Cable/Satellite \$ _____</li> <li>Telephone \$ _____</li> </ul> </li> <li>▪ Renter's Insurance \$ _____</li> <li>▪ Furnishings (buy/rent)* \$ _____</li> </ul>	<b>Housing:</b> <ul style="list-style-type: none"> <li>▪ Rent \$ _____</li> <li>▪ Electric/Gas \$ _____</li> <li>▪ Telephone \$ _____</li> <li>▪ Cable \$ _____</li> <li>▪ Water/Sewer/Trash \$ _____</li> <li>▪ Yard Maintenance \$ _____</li> <li>▪ High Speed Internet \$ _____</li> <li>▪ Other \$ _____</li> </ul> <b>Insurance:</b> <ul style="list-style-type: none"> <li>▪ Health Insurance \$ _____</li> <li>▪ Vehicle Insurance \$ _____</li> </ul> <b>Transportation:</b> <ul style="list-style-type: none"> <li>▪ Gasoline \$ _____</li> <li>▪ Vehicle Maintenance \$ _____</li> <li>▪ Parking \$ _____</li> <li>▪ Public Transportation \$ _____</li> <li>▪ Other \$ _____</li> </ul> <b>Household:</b> <ul style="list-style-type: none"> <li>▪ Food* \$ _____</li> <li>▪ Toiletries \$ _____</li> <li>▪ Laundry/Dry Cleaning* \$ _____</li> <li>▪ Other \$ _____</li> </ul> <b>Recreation:</b> <ul style="list-style-type: none"> <li>▪ Eating Out* \$ _____</li> <li>▪ Entertainment* \$ _____</li> <li>▪ Trips* \$ _____</li> <li>▪ Other* \$ _____</li> </ul> <b>Clothing:</b> <ul style="list-style-type: none"> <li>▪ Clothes, Shoes, etc.* \$ _____</li> </ul> <b>Financial Commitments</b> <ul style="list-style-type: none"> <li>▪ Credit Card Payments \$ _____</li> <li>▪ Car Payment \$ _____</li> <li>▪ Loan Payment \$ _____</li> <li>▪ Membership Dues \$ _____</li> <li>▪ Gifts (birthdays, etc.)* \$ _____</li> </ul> <b>Savings</b> <ul style="list-style-type: none"> <li>▪ Monthly Savings \$ _____</li> </ul>	
<b>Subtotal: One-Time Expenses</b> \$ _____	<b>+ Subtotal: Monthly Expenses</b> \$ _____	<b>=Total Expenses</b> \$ _____
<b>TOTAL Income – Expenses</b>		
(Don't forget, expenses can't be more than your income, so cut back on discretionary items as needed to balance your budget.)		\$ _____