

# spending plan **worksheet**

Use this worksheet to help you get a clear picture of your income and expenses. If your expenses are greater than your income, you'll need to look for ways to reduce expenses and/or supplement your income.

Income Source		Estimated Monthly Total	Estimated Yearly Total
Earnings			
Money from savings			
Money from parents			
Work-study/student employment			
Scholarships			
Grants			
Loans			
Spouse's wages			
Other			
<b>Total income</b>		<b>\$</b>	<b>\$</b>
Expenses		Estimated Monthly Total	Estimated Yearly Total
Tuition			
Fees			
Loan payments			
Books/supplies			
Rent/housing			
Gas/electricity			
Telephone			
Cell phone			
Internet service/cable TV			
Other			
Child care			
Transportation	Auto gas and maintenance		
	Auto insurance and registration		
	Auto payment		
	Public transportation		
	Parking		
Food	Groceries		
	Restaurants		
	Coffee, Snacks		
Clothing	Clothes		
	Laundry/dry cleaning		
Entertainment			
Credit card payments			
Health insurance			
Medical/dental			
Miscellaneous			
<b>Total expenses</b>		<b>\$</b>	<b>\$</b>
<b>TOTAL INCOME minus TOTAL EXPENSES</b>		<b>= \$</b>	<b>= \$</b>
		(available funds)	(available funds)