

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		
TOTAL		

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



MONTHLY EXPENSES

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

THE MOMENT OF TRUTH



THE MOMENT OF TRUTH

Total Income	
Total Expenses	-
THE MAGIC NUMBER	



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!

