### STUDENT BUDGET TRACKER

# **5 SAVING TIPS**





#### MAKE YOUR OWN COFFEE

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



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



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



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



### **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**

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	MONTHLY EXPENSES	BUDGET	ACTUAL
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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			
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			
Dental Vision Other  LOAN PAYMENTS Credit Card Line of Credit or Loan Other loans (furniture, computer, etc.) SAVINGS Emergency Funds Savings Account Retirement Investments			
Vision Other  LOAN PAYMENTS  Credit Card Line of Credit or Loan Other loans (furniture, computer, etc.)  SAVINGS Emergency Funds Savings Account Retirement Investments			
Other  LOAN PAYMENTS  Credit Card  Line of Credit or Loan  Other loans (furniture, computer, etc.)  SAVINGS  Emergency Funds  Savings Account  Retirement  Investments			
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Emergency Funds Savings Account Retirement Investments			
Emergency Funds Savings Account Retirement Investments			
Savings Account Retirement Investments			
Retirement Investments			
Investments			
	TOTAL		



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!

