

Monthly Spending Plan

INCOME

FIXED INCOME	Projected	Actual	FLEXIBLE INCOME	Projected	Actual
Job 1			Job 1		
Job 2			Job 2		
Scholarship/ Grants			Parents/Relatives		
Loans/Refund check			Cash gifts		
ESA/529 Plan			Other		
Other savings			Subtotals		
Other					
Subtotals					

COSTS

SAVINGS	Projected	Actual	FOOD	Projected	Actual
Savings			Groceries		
Emergency Fund			Snacks		
Other			Co ee		
Subtotals			Eating out		
			Other		
			Subtotals		
ON-CAMPUS COSTS	Projected	Actual	PERSONAL CARE	Projected	Actual
Residence hall			Medical		
Meal plan/ Flex funds			Personal hygiene		
Parking pass			Clothing/Shoes		
Student health insurance			Laundry		
Other			Health club		
Subtotals			Other		
			Subtotals		
SOCIAL	Projected	Actual	GIFTS AND DONATIONS	Projected	Actual
Cellphone			Charity 1		
Movies			Charity 2		
Music			Other		
Gaming			Subtotals		
Sports events/ Concerts					
Gifts					
Subtotals					

SCHOOL EXPENSES	Projected	Actual
Tuition		
Books		
Supplies		
Organization dues		
Lab fees		
Student loan interest		
Other		
Subtotals		

OFF-CAMPUS HOUSING	Projected	Actual
Rent/Mortgage		
Electricity		
Gas		
Water/Waste removal		
Cable/Satellite/ Internet/Phone		

Maintenance or repairs		
Renters insurance		
Household supplies		
Subtotals		

TRANSPORTATION	Projected	Actual
Bus/Taxi fare		
Vehicle payment		
Insurance		
Parking		
Gas		
Maintenance		
Other		
Subtotals		

CREDIT CARD PAYMENTS	Projected	Actual
Credit card 1		
Credit card 2		
Other		
Subtotals		

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total Monthly Income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total Monthly Income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE (Actual income minus actual cost)	

Compare the numbers in the Projected Balance and Actual Balance columns in the green box above. If they are pretty close, great—they don't need to be exactly the same, to the penny. But if there is a big difference, and your Actual Balance is much lower than your Projected Balance, now's the time to rework this budget.