

## **BUDGETING FOR LIFE AFTER COLLEGE**

Income	Monthly Amount
Work	
Side job	
Family support	
Other	
Total Income:	

Expenses	Monthly Amount
Housing	
Rent or mortgage	
Utilities (electricity, heat, water)	
Condo/homeowner's association fees	
Property taxes (if not included in mortgage payment)	
Savings	
Emergency fund	
Other savings (car, computer, vacation, etc.)	
Retirement	
Insurance	
Health insurance	
Homeowner's or renter's insurance	
Auto insurance	
Life insurance	
Disability insurance	
Credit Cards	
Monthly payment	
Student Loans	
Monthly payment	



Other Loans	
Monthly payment	
Medical Expenses	
Doctor/dentist office visit copays	
Uncovered expenses	
Prescription drug costs or copays	
Over-the-counter medications	
Contact lenses or glasses	
Food and Beverages	
Groceries	
Restaurants	
Alcohol	
Transportation	
Car payments	
Car maintenance	
Gas	
Car washes	
Parking	
Ride share/taxis	
Public transportation	
Other	
Charitable Contributions	
Donations	
Tithing	
Other	
Clothing	
Clothing	
Workplace attire	



Shoes	
Accessories	
Other	
Communications	
Cell phone	
Other	
Technology	
Internet	
Software programs and video games	
Tech accessories	
Other	
Television	
Cable	
Video streaming subscriptions	
Other	
Travel	
Hotels	
Flights/rail/car costs	
Food	
Tickets to shows, sporting events, museums	
Pet/house sitting	
Other	
Entertainment	
Movies	
Bars/Clubs	
Concerts	
Sporting events	
Hosting parties	



Other	
Personal care	
Health club/gym membership	
Toiletries	
Hair cuts	
Other	
Pets	
Food	
Vet bills	
Groomer fees/boarding costs	
Toys and collars	
Medicine	
Other	
Gifts	
Birthdays	
Holidays	
Other	
Other Expenses	
Total Monthly Expenses:	
Monthly Income – Monthly Expenses:	