

# BUDGET PLANNING WORKSHEET

## EXPENSES (Per Year)

EDUCATIONAL Tuition/Fees \_\_\_\_\_  
Books & Supplies \_\_\_\_\_  
Equipment \_\_\_\_\_

## **MAINTENANCE ALLOWANCE**

Housing/Utilities \_\_\_\_\_  
Food \_\_\_\_\_  
Transportation \_\_\_\_\_  
\*Miscellaneous \_\_\_\_\_  
TOTAL EXPENSES \_\_\_\_\_

**\*Miscellaneous category should include clothing, personal items, leisure expenses, gifts, insurance, laundry, health care and anticipated miscellaneous expenses.**

## RESOURCES (Per Year)

Loans \_\_\_\_\_  
Personal Savings \_\_\_\_\_  
Family Contributions \_\_\_\_\_  
Spouse Income \_\_\_\_\_  
Vacation Employment \_\_\_\_\_  
Gifts \_\_\_\_\_  
Other \_\_\_\_\_  
TOTAL RESOURCES \_\_\_\_\_

TOTAL EXPENSES

NEEDED (print and caculate difference between expenses & resources)

\_\_\_\_\_

## **BUDGET TIPS**

### **HOW TO CUT EXPENSES**

- Locate least expensive housing facilities.
- Purchase used books if available.
- Be knowledgeable of energy saving techniques.
- Avoid expensive entertainment costs.
- Limit long distance calls.
- Pay bills on time (avoid interest charges).
- Purchase only necessary clothing and personal supplies.
- Avoid "impulse" purchases.
- Plan food menus carefully. When feasible buy in bulk quantities.
- Avoid needless charges on your "plastic". Have only one credit card for emergencies.