



What is your budget? Before you start searching for off-campus housing, you need to evaluate how much you can afford to spend on housing and related expenses. A great first step is filling out a budget worksheet. Keep in mind which items are fixed costs (must have you cannot change) and which costs are discretionary (you can change if and how much to spend on these categories).

INCOME		
One-Time	Monthly	Total
<ul style="list-style-type: none"> ▪ Scholarships \$ _____ ▪ Grants \$ _____ ▪ Monetary Gifts \$ _____ ▪ Personal Savings \$ _____ ▪ Loans \$ _____ ▪ Other \$ _____ 	<ul style="list-style-type: none"> ▪ Paycheck \$ _____ ▪ Allowance (parents/others) \$ _____ ▪ Stipend \$ _____ ▪ Other \$ _____ 	
Subtotal: One-Time Income \$ _____	+ Subtotal: Monthly Income \$ _____	=Total Income: \$ _____
EXPENSES		
One-Time	Monthly	Total
School-Related: <ul style="list-style-type: none"> ▪ Tuition \$ _____ ▪ Fees \$ _____ ▪ Books & Supplies \$ _____ ▪ Meal Plan (optional) \$ _____ ▪ Univ. Parking Permit \$ _____ ▪ Other \$ _____ Housing-Related: (See descriptions on Page X) <ul style="list-style-type: none"> ▪ Security Deposit \$ _____ ▪ Move-In Fees \$ _____ ▪ Utility Deposits/Installation <ul style="list-style-type: none"> Electric \$ _____ Water/Sewer \$ _____ Gas \$ _____ Cable/Satellite \$ _____ Telephone \$ _____ ▪ Renter's Insurance \$ _____ ▪ Furnishings (buy/rent)* \$ _____ 	Housing: <ul style="list-style-type: none"> ▪ Rent \$ _____ ▪ Electric/Gas \$ _____ ▪ Telephone \$ _____ ▪ Cable \$ _____ ▪ Water/Sewer/Trash \$ _____ ▪ Yard Maintenance \$ _____ ▪ High Speed Internet \$ _____ ▪ Other \$ _____ Insurance: <ul style="list-style-type: none"> ▪ Health Insurance \$ _____ ▪ Vehicle Insurance \$ _____ Transportation: <ul style="list-style-type: none"> ▪ Gasoline \$ _____ ▪ Vehicle Maintenance \$ _____ ▪ Parking \$ _____ ▪ Public Transportation \$ _____ ▪ Other \$ _____ Household: <ul style="list-style-type: none"> ▪ Food* \$ _____ ▪ Toiletries \$ _____ ▪ Laundry/Dry Cleaning* \$ _____ ▪ Other \$ _____ Recreation: <ul style="list-style-type: none"> ▪ Eating Out* \$ _____ ▪ Entertainment* \$ _____ ▪ Trips* \$ _____ ▪ Other* \$ _____ Clothing: <ul style="list-style-type: none"> ▪ Clothes, Shoes, etc.* \$ _____ Financial Commitments <ul style="list-style-type: none"> ▪ Credit Card Payments \$ _____ ▪ Car Payment \$ _____ ▪ Loan Payment \$ _____ ▪ Membership Dues \$ _____ ▪ Gifts (birthdays, etc.)* \$ _____ Savings <ul style="list-style-type: none"> ▪ Monthly Savings \$ _____ 	
Subtotal: One-Time Expenses \$ _____	+ Subtotal: Monthly Expenses \$ _____	=Total Expenses \$ _____
TOTAL Income – Expenses		
(Don't forget, expenses can't be more than your income, so cut back on discretionary items as needed to balance your budget.)		\$ _____