MAKING A MONTHLY BUDGET

You can do this for

* + what you are spending and earning right now
	+ what you think you might earn and spend in the future after college

Example charges we brainstormed yesterday:

Income

Apartment Rent/*House Mortgage*

Car payment

Student loan payment

Car insurance

Credit card balance

Groceries

Phone and internet

*Electricity/utilities*

*Water/Sewer*

*Garbage/recycling/yardwaste*

Gas

Car maintenance

Netflix/Streaming Service

Restaurants

Entertainment

Clothing

Savings

Fun money

Using the internet, look up the cost for these if you don’t know and then come up with a monthly budget.

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Amount** |  | **Amount** |
| Income |  | Student loan |  |
| Rent/Mortgage |  | Credit card balance |  |
| Utilities |  | Phone/internet |  |
| Water/Sewer |  | Groceries |  |
| Garbage/recycling/yardwaste |  | Car maintenance |  |
| Car payment |  | Netflix/Streaming |  |
| Car insurance |  | Entertainment |  |
| Gas |  | Savings |  |
| Restaurants |  | Clothing |  |
| Fun Money |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |