



Monthly Cash Flow Worksheet for Students

INCOME

Monthly income/salary from all sources	
Investment income	
Other income (e.g., parents/student loans)	
Total Monthly income	

EXPENSES

Food		Housing	
Groceries		Rent	
Eating out		Other	
Other			Total Housing
			Total Food
Utilities		Transport/Auto	
Laundry		Public transit	
Gas/electricity		Car loan/lease	
Water		Car insurance	
Garbage		Maintenance	
Phone		Parking	
Cell phone		Gas	
Internet access		Other	
Other			Total Transport/Auto
			Total Utilities
Education		Insurance	
Tuition		Health	
Books		Renters	
Supplies		Dental	
Course/lab fees		Other	
Other			Total Insurance
			Total Education
Personal Care		Entertainment	
Toiletries		Movies	
Cosmetics		Clubs	
Pharmacy		Sporting events	
Health club		Other	
Other			Total Entertainment
			Total Personal Care
Clothing		Credit Card Debt	
New clothes		Monthly payments	
Dry cleaning			Total Credit Card Debt
Other			
			Total Clothes
Miscellaneous			
		Gifts	
		Other (e.g., Travel)	
			Total Miscellaneous
Total Monthly Expenses			

Total Monthly Income	
- Total Monthly Expenses	
= Net Cash Flow	