



# Monthly Cash Flow Worksheet for Students

## INCOME

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

## EXPENSES

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

<b>Total Monthly Income</b>	
<b>- Total Monthly Expenses</b>	
<b>= Net Cash Flow</b>	