

BUDGETING FOR YOUR FIRST YEAR OUT OF COLLEGE

Below is a sample budget sheet to help you anticipate possible first year living expenses.

Cost of Living Per Month

LIVING EXPENSES	Rent	\$
	Electric, Gas, Oil, Water, Sewer	
	Telephone, Cable, Internet	
	Food	
	Restaurants/Take Out	
TRANSPORTATION	Car Payment	
	Maintenance/Repair	
	Gas	
	Parking	
	Public Transportation	
INSURANCE	Auto	
	Medical/Dental	
	Home/Apartment	
	Life	
	Other	
TAXES	State & Federal Income Tax	
LOANS	Student Loan Payments	
	Other Payments	
PERSONAL	Household Furnishings	
	Clothing	
	Recreation/Entertainment	
	Gifts	
	Travel	
	Saving	
	Charity	
TOTAL MONTHLY EXPENSES		\$
TOTAL YEARLY EXPENSES (x12)		\$

Putting it Together

TOTAL YEARLY INCOME	\$
+ OTHER SOURCES OF INCOME	
TOTAL	
- YEARLY EXPENSES	
DIFFERENCE	\$