

▶ CAN YOU REALLY AFFORD IT?

Take control of your budget. The following budget sheet will show how you're spending your money - and that's the first step in controlling your finances. It's the key to establishing financial habits that will build your credit.

Budget 101 Worksheet

Income

Job# 1 (after tax)	\$ _____
Job# 2 (after tax)	\$ _____
Scholarship/Grants	\$ _____
Loan Disbursement	\$ _____
Parents/Relatives	\$ _____
Other _____	\$ _____

Total Income

\$ _____

Expenses

Education (Tuition, School Fees)	\$ _____
Housing (Rent, Mortgage)	\$ _____
Insurance (Rent's, Home, Auto)	\$ _____
Credit Card/Loan Payments	\$ _____
Medical Expense	\$ _____
Phone/Utilities	\$ _____
Transportation (Gas, Bus, Train)	\$ _____
Food (Groceries, Restaurants)	\$ _____
Clothing	\$ _____
Car Repairs & Expenses	\$ _____
Entertainment	\$ _____
Books/Supplies	\$ _____
Miscellaneous	\$ _____
Other _____	\$ _____

Total Expenses

\$ _____

Your Monthly Net

\$ _____

(Income - Expenses = Net)

