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## Less Debt =

 More SuccessDo the math before you borrow to reduce your debt burden

## These are common

 expenses, however every person may not have all expenses.Not sure why you should save for an emergency fund? Check out the Savings module in Corky's Wallet.

Do you work for tips, or have varied work hours? Complete Corky's Wallet Budgeting for ideas on how to figure your income.


| 1. Monthly Income | Totals |
| :--- | ---: |
| Paycheck(s) (after taxes) |  |
| Money from others |  |
| Financial aid (semester total divided by 4) |  |
| $\quad$ Total Monthly Income | $\$ 0.00$ |


| 2. Monthly Savings | Totals |
| :--- | ---: |
| Put aside in an emergency fund |  |
| Put aside for future spending |  |
| Total Monthly Savings | $\$ 0.00$ |


| 3. Monthly Expenses | Totals |
| :--- | :---: |
| Residence Hall (semester total divided by 4) |  |
| Meal Plan (semester total divided by 4) |  |
| Rent/Mortgage |  |
| Utilities (electricity, gas, etc) |  |
| Internet/Netflix/Cable |  |
| Home Repairs/Maintenance |  |
| Groceries |  |
| Laundry |  |
| Credit Cards |  |
| Car Payment |  |
| Insurance (car, homeowners', etc) |  |
| Phone |  |
| Student Loans |  |
| Fuel |  |
| Parking/Tolls |  |
| Uber/Taxis/LCAT |  |
| Car Repairs/Maintenance |  |
| Prescriptions |  |
| Doctor Appointments |  |
| Gym Membership |  |
| Entertainment |  |
| Gifts/Special Occasions |  |
| Travel |  |
| Dining Out |  |
| Clothing |  |
| Miscellaneous |  |
|  | Total Monthly Expenses |


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