CORKY'S WALLE BUDGETING

Less Debt = **More Success**

Do 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.

Fut aside in an emergency fund	
Put aside for future spending	
Total Monthly Savings	
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	

Total Total Monthly Savings

Miscellaneous

Monthly Expenses

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Total Monthly Expenses

Your Bottom Line

Total Monthly Income

Month

1. Monthly Income	Totals
Paycheck(s) (after taxes)	
Money from others	
Financial aid (semester total divided by 4)	
Total Monthly Income	

2. Monthly Savings	Totals
Put aside in an emergency fund	
Put aside for future spending	
Total Monthly Savings	