

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (1 of 6)

Expenses		Monthly Amount
Pay yourself first		
Emergency fund (3 months of living expenses)		
Other savings (car, computer, vacation, etc.)		
IRA		
401(k) account		
Housing		
Monthly rent or mortgage payment		
Condo/homeowner's association fees		
Property taxes (if not included in mortgage payment)		
Utilities (electricity, heat, water)		
Insurance		
Health insurance		
Homeowner's or renter's insurance		
Auto insurance		
Life insurance		
Disability insurance		
Credit cards		
Monthly minimum payment		
Payment of extra principal		
Student Loans		
Monthly minimum payment		
Other loans		
Monthly minimum payment		

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (2 of 6)

Expenses		Monthly Amount
Medical expenses		
	Doctor   Dentist office visit copays	
	Uncovered expenses	
	Prescription drug costs or copays	
	Over-the-counter medications	
Food and Beverages		
	Groceries	
	Sodas, snacks, lunch at work	
	Eating out	
	Drinks	
Transportation		
	Car payments	
	Car maintenance (oil changes, tires, etc.)	
	Gas	
	Car washes	
	Parking	
	Taxis	
	Public transportation	
Charitable contributions		
	Tithing	
	Donations	
	Other	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (3 of 6)

Expenses		Monthly Amount
Job-interview trips	Hotel (if you pay)	
	Transportation (if you pay)	
	Interview attire	
	Food, etc. (if you pay)	
Clothing	Workplace attire	
	All other clothing	
	Shoes	
	Accessories	
	Other	
Communications	Telephone (Landline)	
	Cell phones	
	PDA device (BlackBerry, etc.)	
	Other	
Computer expenses	High-speed Internet access	
	Software programs and games	
	Add-ons like CD burners, cords, cameras, etc.	
	Internet service fees (beyond access fees)	
	Digital camera printing fees	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (4 of 6)

Expenses	Monthly Amount
Buying a new computer	
Other	
Television	
Cable or satellite TV fees	
TiVo boxes and monthly fees	
Other	
Vacations	
Hotels	
Flights   rail   car costs	
New clothes	
Food, etc.	
Tickets to shows, sporting events, museums	
Pet/House sitting	
Other	
Entertainment	
Movies (include food, parking)	
Clubs	
Concerts	
Sporting events	
Hosting parties	
Other entertainment	
Cigarettes, cigars	
Alcohol for your house	
Going to bars	
Downloading music	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (5 of 6)

Expenses	Monthly Amount
Downloading movies	
Downloading games	
Renting   buying movies	
Renting/buying games	
Late fees for rentals	
Cable on-demand movies	
Satellite radio fees	
Other	
Personal Care	
Health club   gym membership	
Facials	
Nails	
Massages	
Hair cuts and/or color	
Cosmetics	
Teeth whitening (including strips)	
Other	
Hobbies	
Gym memberships and club fees	
Workout clothes	
Running shoes, hiking boots	
Equipment rentals	
Ski pass and gear	
Golf clubs, Bicycles, other Equipment	
Other	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (6 of 6)

	Expenses	Monthly Amount
Pets	Food	
	Vet bills	
	Groomer fees   boarding costs	
	Toys and collars	
	Dog walker	
	Regular medicines (flea/tick preventative, heart worm medication)	
	Pet insurance premium	
	Other	
Gifts	Birthdays	
	Holidays	
	Baby showers	
	Others	
Weddings (attending)	Airfare   transportation costs	
	Hotel	
	Clothes	
	Gifts	
	Food, etc.	
	Other	
	<b>TOTAL EXPENSES</b>	
<b>TOTAL INCOME</b>		
<b>WHAT'S LEFT</b>		