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Plain, honest **student loans**

Student Budgeting Worksheet

Expenses (Monthly Money Out)

School	Tuition	$
	Fees	$
	Textbooks	$
	Supplies	$
	Subtotal	**$**
Fixed Expenses	Rent / Housing	$
	Electricity	$
	Heating / Cooling	$
	Water	$
	Internet / Cable	$
	Cell Phone	$
	Car Payment	$
	Car Insurance	$
	Credit Cards	$
	Student Loans	$
	Subtotal	**$**
Variable Expenses	Food - Groceries / Dining Out	$
	Clothing / Shopping	$
	Personal Care	$
	Laundry	$
	Entertainment / Activities	$
	Travel / Trips	$
	Gas / Bus / Taxi / Parking	$
	Gifts	$
	Subtotal	**$**
Subscriptions	Video & Music Streaming Apps	$
	Food Delivery Apps	$
	Amazon	$
	Gym Membership	$
	Digital Storage	$
	Other	$
	Subtotal	**$**

Income (Monthly Money In)

Financial Aid	$
Money from Family	$
Job	$
Savings	$
Other	$
Total Income	**$**

What's Left (After a Month)

Income	$
School Expenses	$
Fixed Expenses	$
Variable Expenses	$
Subscriptions	$
Total Remaining	**$**

The Little Things That Make a Big Difference

- Build an emergency fund so one bad month can't wreck your budget.
- Wait 48 hours before any non-essential purchase. Impulse buys rarely survive two days.
- Make the most of campus perks like gyms, software, and printing, that are already covered by your tuition.
- Before paying full price, check Facebook Marketplace for used furniture and gear.
- Pay cash for variable expenses. It's harder to overspend when you see it leave your hand.
- Shop with a grocery list and stick to it.

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Student Budgeting Worksheet

6 money-saving and budgeting tips.

1. Track your spending for one month.

Write down every purchase for 30 days. Most students are surprised where their money actually goes. Once you see it, you can fix it.

2. Every little bit counts.

Saving just $5–$10 a week adds up to over a hundred dollars by semester's end. Cover surprise expenses without blowing your whole budget.

3. Take advantage of student discounts.

Spotify, Amazon Prime, movie theaters, software, even local restaurants. Always ask about student discounts before paying full price.

4. Cook more. Order less.

Delivery apps are budget killers for college students. Cooking 3–4 nights a week instead of ordering out can save you $100+ a month.

5. Review your subscriptions each semester.

Streaming services, app trials, and gym memberships add up quietly. Each semester, review what's actually charging you and cut anything you forgot you had.

6. Budget for wants, not just needs.

A budget that cuts out all the fun is one you'll quit fast. Set limits for necessities (rent, groceries) and extras (going out, Amazon), and adjust as you go.

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Abe's Plain, Honest **Scholarship Sweepstakes**

$1,500†

ONE WINNER. EVERY MONTH.

Every Month Through December 31, 2026
We're Giving Away $1,500†

No essays. No hoops.

Just a quick entry for a chance to make school a little more affordable.

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