

Student Monthly Budget Worksheet
Samford University Career Development Center
Birmingham, AL

Income

Gross Monthly Pay _____
Other (dividends, trust funds, parents, bank, stock, etc.) _____
Gross Income.....(+)\$ _____

Deductions

IRS Deduction (-) _____
Social Security Deduction (-) _____
State/County/City Taxes Deduction (-) _____
Other Deductions (-) _____
TAKE-HOME PAY..... TOTAL \$ _____

Start-up Costs

Moving _____
Deposits (phone, electricity, gas, water, etc.) _____
Subtotal..... \$ _____

Semester Academic Costs

Fees (Parking, activity) _____
Books _____
Computer _____
Printer (cartridges, paper) _____
Other equipment (class related) _____
Subtotal..... \$ _____

Housing

Rent/Mortgage _____
Trash pickup _____
Yard Maintenance _____
Security (deposit, community) _____
Utilities (Electricity, water/sewer, gas) _____
Telephone (including long distance) _____
Cell phone _____
Furnishings/Accessories (dishes, tableware, etc) _____
Cable _____
Internet connection _____
Content insurance _____
Subtotal..... \$ _____

Groceries & Meals

Restaurants (lunches, social dining, fast foods, etc.) _____
Food & beverage (at home, including snacks) _____
Cleaning supplies & toiletries _____
Subtotal..... \$ _____

Clothing

School Attire	_____
Work attire	_____
Recreational attire	_____
Fundamentals (socks, underwear, etc.)	_____
Dry Cleaning, Laundry	_____
Subtotal..... \$ _____

Transportation

Car payments	_____
Fuel & maintenance (Oil, transmission, etc.)	_____
Repairs	_____
Insurance	_____
Parking	_____
Public transportation (bus, subway, taxi, etc)	_____
Tolls	_____
Subtotal..... \$ _____

Entertainment

Books, newspapers, magazines, postage, etc.	_____
Sports, recreation, hobbies, music, video, dating, memberships	_____
Subtotal..... \$ _____

Other Areas

Road trips & other personal travel	_____
Medical, dental, eye care (incl. prescriptions)	_____
Insurance (health, life, theft)	_____
Charitable contributions (United way, church, etc.)	_____
Savings	_____
Gifts (weddings, birthdays, etc.)	_____
Pet supplies & expenses	_____
Emergencies	_____
Child care (allowance, diapers, daycare, babysitting, etc.)	_____
Other	_____
Subtotal..... \$ _____

Debt

Loans (student, bank, personal)	_____
Credit card payments	_____
Child Support	_____
Subtotal..... \$ _____

TAKE-HOME PAY.....(+)\$ _____

TOTAL MONTHLY EXPENSES (ADD SUBTOTALS).....(-)\$ _____

EXTRA MONEY.....\$ _____