Use this worksheet to help you get a clear picture of your income and expenses. If your expenses are greater than your income, you’ll need to look at options for reducing expenses and/or supplementing your income.

### Income Source

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Estimated Monthly Total</th>
<th>Estimated Semester Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from parents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work-study/student employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarships</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse's wages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Estimated Monthly Total</th>
<th>Estimated Semester Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books/supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/housing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gas/electricity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cell phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internet service/cable TV</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto gas and maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto insurance and registration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Auto payment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public transportation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parking</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restaurants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coffee, Snacks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Laundry/dry cleaning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit card payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical/dental</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**TOTAL INCOME minus TOTAL EXPENSES**

(available funds) = $ = $(available funds)