

WiseBorrower Out-of-School Budget Worksheet

This budget worksheet can help you better understand and plan your spending, saving, and investments. It can be personalized to include your unique income and expenses.

Household Income (before taxes)

Your Annual Salary/Wages _____

Spouse's Annual Salary/Wages _____

Other Annual Income _____

Total Annual Income

Total Monthly Income

Fixed Expenses (per month)

Taxes _____

Your Student Loan Payments _____

Spouse's Student Loan Payments _____

Total Fixed Expenses

Living Expenses (per month)

Housing

Rent or Mortgage _____

Other _____

Utilities

Electric/Gas/Oil/Water/Sewer _____

Telephone (home or cell) _____

Cable _____

Other _____

Other Living Expenses

Clothing/Laundry/Dry Cleaning _____

Personal Care (hair cuts, etc.) _____

Recreation/Entertainment _____

Subscriptions/Books/Music _____

Houshold Goods/Furnishings _____

Gifts/Donations _____

Credit Card Payments _____

Other Loan Payments _____

Dependent Care Expenses _____

Interview Expenses _____

Other Expenses _____

TOTAL LIVING EXPENSES

Food

Groceries _____

Dining Out _____

Insurance

Auto _____

Medical/Dental _____

Home/Renters _____

Other _____

Transportation

Public Transportation _____

Car Payment _____

Car Maintenance/Repair _____

Gas for Car _____

Parking _____

Other _____

Investment Spending (per month)

Savings _____

Retirement Investments _____

Other Investments _____

Total Investment Expenses

Doing the Math

Your totals are entered on the right. The expenses are subtracted from your resources. You will then have to address the balance leftover, whether it's positive or negative.

Total Monthly Income

Total Fixed Expenses -

Total Living Expenses -

Total Investment Expenses -

BALANCE