

Budgeting Your Student Loan Work Sheet

Balancing your debt payments and your everyday expenses can be a challenge, which is why it's important to stay organized and know your debts. Once you've listed out all of your expenses and debts, you can have an idea of what areas you should be focusing on when it comes to your financial strategy.

Let's get started:

Housing	EXPECTED EXPENSE	ACTUAL EXPENSE	DIFFERENCE
Mortgage/Rent	\$	\$	\$
Property Taxes	\$	\$	\$
Insurance	\$	\$	\$
Other	\$	\$	\$
		TOTAL:	

Utilities	EXPECTED EXPENSE	ACTUAL EXPENSE	DIFFERENCE
Electricity	\$	\$	\$
Gas	\$	\$	\$
Water/Sewer	\$	\$	\$
Home/Cell Phone	\$	\$	\$
Internet	\$	\$	\$
Streaming Svc.	\$	\$	\$
Other	\$	\$	\$
		TOTAL:	

Debt Payments	EXPECTED EXPENSE	ACTUAL EXPENSE	DIFFERENCE
Car Loan	\$	\$	\$
Student Loan	\$	\$	\$
Credit Cards	\$	\$	\$
Store Cards	\$	\$	\$
Other	\$	\$	\$
		TOTAL:	

Insurance	EXPECTED EXPENSE	ACTUAL EXPENSE	DIFFERENCE
Health	\$	\$	\$
Dental	\$	\$	\$
Eye	\$	\$	\$
Pet	\$	\$	\$
Other	\$	\$	\$
		TOTAL:	

Miscellaneous	EXPECTED EXPENSE	ACTUAL EXPENSE	DIFFERENCE
Food	\$	\$	\$
Entertainment	\$	\$	\$
Travel	\$	\$	\$
Other	\$	\$	\$
		TOTAL:	

Income	SOURCE	AMOUNT
Wages	\$	\$
Child Support	\$	\$
Alimony	\$	\$
Benefits	\$	\$
Bonus/Tips	\$	\$
Tax Return	\$	\$
Other	\$	\$
	TOTAL:	

SAVINGS:

STARTING BALANCE

ENDING BALANCE

Financial goals and what I need to focus on:
