## **BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (1 of 6)**

Expenses	Monthly Amount
Pay yourself first	
Emergency fund (3 months of living expenses)	
Other savings (car, computer, vacation, etc.)	
IRA	
401(k) account	
Housing	
Monthly rent or mortgage payment	
Condo/homeowner's association fees	
Property taxes (if not included in mortgage payment)	
Utilities (electricity, heat, water)	
Insurance	
Health insurance	
Homeowner's or renter's insurance	
Auto insurance	
Life insurance	
Disability insurance	
Credit cards	
Monthly payment	
Student loans	
Monthly payment	
Other loans	
Monthly payment	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (2 of 6)

Expenses	Monthly Amount
Medical expenses	
Doctor   Dentist office visit copays	
Uncovered expenses	
Prescription drug costs or copays	
Over-the-counter medications	
Food and beverages	
Groceries	
Sodas, snacks, lunch at work	
Eating out	
Drinks	
Transportation	
Car payments	
Car maintenance (oil changes, tires, etc.)	
Gas	
Car washes	
Parking	
Taxis	
Public transportation	
Charitable contributions	
Tithing	
Donations	
Other	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (3 of 6)

Expenses	Monthly Amount
Job-interview trips	
Hotel (if you pay)	
Transportation (if you pay)	
Interview attire	
Food, etc. (if you pay)	
Clothing	
Workplace attire	
All other clothing	
Shoes	
Accessories	
Other	
Communications	
Telephone (Landline)	
Cell phones	
Other	
Computer expenses	
High-speed internet access	
Software programs and games	
Add-ons like CD burners, cords, cameras, etc.	
Internet service fees (beyond access fees)	
Digital camera printing fees	
Buying a new computer	
Other	

## **BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (4 of 6)**

Expenses	Monthly Amount
Television	
Cable or satellite TV fees	
Online video streaming subscriptions (Netflix, Hulu Plus, etc)	
TiVo boxes and monthly fees	
Other	
Vacations	
Hotels	
Flights   rail   car costs	
New clothes	
Food, etc.	
Tickets to shows, sporting events, museums	
Pet/House sitting	
Other	
Entertainment	
Movies (include food, parking)	
Clubs	
Concerts	
Sporting events	
Hosting parties	
Other entertainment	
Cigarettes, cigars	
Alcohol for your house	
Going to bars	
Downloading music	

## **BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (5 of 6)**

Expenses	Monthly Amount
Online gaming subscriptions	
Downloading movies	
Downloading games	
Renting/buying movies	
Renting/buying games	
Cable on-demand movies	
Satellite radio fees	
Other	
Personal care	
Health club   gym membership	
Facials	
Nails	
Massages	
Hair cuts and/or color	
Toiletries	
Teeth whitening (including strips)	
Other	
Hobbies	
Gym memberships and club fees	
Workout clothes	
Running shoes, hiking boots	
Equipment rentals	
Ski pass and gear	
Golf clubs, bicycles, other equipment	
Other	

## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (6 of 6)

Expenses	Monthly Amount
Pets	
Food	
Vet bills	
Groomer fees   boarding costs	
Toys and collars	
Dog walker	
Regular medicines (flea/tick preventative, heart worm medication)	
Pet insurance premium	
Other	
Gifts	
Birthdays	
Holidays	
Baby showers	
Others	
Weddings (attending)	
Airfare   transportation costs	
Hotel	
Clothes	
Gifts	
Food, etc.	
Other	
TOTAL MONTHLY EXPENSES	
TOTAL MONTHLY INCOME AFTER TAXES	
WHAT'S LEFT	