

# THE UNIVERSITY OF ROCHESTER'S SUPER SIMPLE BUDGET SHEET



## What's your income?

<b>Take-home pay</b> (Wages and tips from your job)	\$
<b>Additional income</b> (Any work on the side, like babysitting or selling back your textbooks)	\$
<b>Total available income</b>	\$

## What are your expenses?

<b>Housing</b> (Rent off campus)	\$
<b>Transportation</b> (Car payments, gas, tolls, etc.)	\$
<b>Utilities</b> (Heat, electric, etc.)	\$
<b>Subscriptions</b> (Cable, internet, cell phone, Netflix, Spotify premium)	\$
<b>Groceries</b>	\$
<b>Medical</b> (Co-pays, prescriptions, etc.)	\$
<b>Dining, travel, entertainment</b>	\$
<b>Other discretionary spending</b> (Hobbies, personal care, etc.)	\$
<b>Debt payments</b> (Credit cards, interest on your student loans, etc.)	\$
<b>Savings</b>	\$
<b>Other</b>	\$
<b>Total expenses</b>	\$

## What's your bottom line?

<b>Total available income minus total expenses</b>	\$
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Learn more:

Website: <http://enrollment.rochester.edu/financial-literacy/>

Blog: <http://blog.enrollment.rochester.edu/blog/financial-literacy>

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