

DON'T BE THAT GUY WHO MAKES HIS ROOMMATES PAY FOR HIS CEREAL

No one wants to be the guy who makes his roommates pay for his breakfast! Making a budget can help you be smart with your money. Use the chart below to fill in your income and expenses; then use categories to analyze your cash flow.

INCOME	Fixed		Flexible	
	Source	Amount	Source	Amount
EXPENSES	Fixed		Flexible	
	Item	Amount	Item	Amount
	Savings (Pay Yourself First!)		Groceries/Food	
	Utilities (Internet, Cell Phone Bill)		Gifts/Holidays	
	Transportation (Bus Pass, Car Payment, Car Insurance)		Personal Items (Haircuts, Clothes/Shoes, Electronics)	
			Transportation (Repairs, Gas)	
		Entertainment (Eating Out, Movies, Concerts)		
TOTALS	Total Fixed Expenses:		Total Flexible Expenses:	

BUDGET BREAKDOWN: Questions to Consider

- In which categories are you spending the most money?
- How much money do you save? Can you save more?
- How will your budget change when you graduate?
- What new categories will you need to add to your budget?
- When you budget money for one category, you have less for another. This is called a trade-off. What trade-offs have you made with money?
- Did you consider retirement and budgeting for your future self?
- How do your personal decisions influence your budget?

