MANAGING YOUR UNDERGRADUATE BUDGET

Use this budget worksheet to help you track your income and expenses over time.

Category	Weekly Budget	Weekly Actual	Monthly Budget	Monthly Actual	Semester Budget	Semester Actual	
Income:							
From Financial Aid	$	$	$	$	$	$	
From Employment	$	$	$	$	$	$	
From Parents	$	$	$	$	$	$	
Other	$	$	$	$	$	$	
Other	$	$	$	$	$	$	
Income Subtotals	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	
Expense:	**Weekly Budget**	**Weekly Actual**	**Monthly Budget**	**Monthly Actual**	**Semester Budget**	**Semester Actual**	**Due Date**
Tuition & Fees	$	$	$	$	$	$	
Books	$	$	$	$	$	$	
School Supplies	$	$	$	$	$	$	
Computer	$	$	$	$	$	$	
Rent/Housing	$	$	$	$	$	$	
Utilities	$	$	$	$	$	$	
Cable	$	$	$	$	$	$	
Internet	$	$	$	$	$	$	
Phone	$	$	$	$	$	$	
Meal Plan	$	$	$	$	$	$	
Groceries	$	$	$	$	$	$	
Restaurants	$	$	$	$	$	$	
Transportation	$	$	$	$	$	$	
Car Payment	$	$	$	$	$	$	
Car Maintenance	$	$	$	$	$	$	
Gas	$	$	$	$	$	$	
Entertainment	$	$	$	$	$	$	
Other	$	$	$	$	$	$	
Other	$	$	$	$	$	$	
Savings	$	$	$	$	$	$	
Expense Subtotals	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	
Net Income (Income Less Expenses)	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	**$** 0	

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SAVING YOUR FUNDS

When creating your budget, plan ahead and try to save funds for a rainy day (or a sunny trip!).

Here are some things to consider:

- Emergencies and Unanticipated Costs
  - Family emergencies
  - Medical expenses
  - Car troubles

- Study Abroad
  - Visit the UF International Center (UFIC) several semesters in advance
  - Meet with the OneStop to see what financial aid is available
  - Souvenirs, shows, shopping

- Spring Break or Holiday Trips
  - Do your research in advance
  - Split travel costs with friends
  - Look for deals

- After Graduation
  - Where will you live afterwards?
  - Will you have enough sustaining funds set aside?
  - Have a backup plan

MONEY SAVING IDEAS

- Small things add up
- Take the bus – free for students
- Free events on campus
- Student discounts
- Bring your lunch & make your own coffee
- Consider having a roommate
- Rent or buy used books
- Avoid bank fees (service fees, ATM fees, overdraft fees, minimum balance fees)