What is your budget? Before you start searching for off-campus housing, you need to evaluate how much you can afford to spend on housing and related expenses. A great first step is filling out a budget worksheet. Keep in mind which items are fixed costs (must haves you cannot change) and which costs are discretionary (you can change if and how much to spend on these categories).

INCOME		
One-Time	**Monthly**	**Total**
▪ Scholarships $_____	▪ Paycheck $_____	
▪ Grants $_____	▪ Allowance	
▪ Monetary Gifts $_____	(parents/others) $_____	
▪ Personal Savings $_____	▪ Stipend $_____	
▪ Loans $_____	▪ Other $_____	
▪ Other $_____		
Subtotal: One-Time Income $_____	**+ Subtotal: Monthly Income $_____**	**=Total Income:$_____**

EXPENSES		
One-Time	**Monthly**	**Total**
School-Related:	**Housing:**	
▪ Tuition $_____	▪ Rent $_____	
▪ Fees $_____	▪ Electric/Gas $_____	
▪ Books & Supplies $_____	▪ Telephone $_____	
▪ Meal Plan (optional) $_____	▪ Cable $_____	
▪ Univ. Parking Permit $_____	▪ Water/Sewer/Trash $_____	
▪ Other $_____	▪ Yard Maintenance $_____	
	▪ High Speed Internet $_____	
	▪ Other $_____	
Housing-Related: (See descriptions on Page X)		
▪ Security Deposit $_____	**Insurance:**	
▪ Move-In Fees $_____	▪ Health Insurance $_____	
▪ Utility Deposits/Installation	▪ Vehicle Insurance $_____	
Electric $_____		
Water/Sewer $_____	**Transportation:**	
Gas $_____	▪ Gasoline $_____	
Cable/Satellite $_____	▪ Vehicle Maintenance $_____	
Telephone $_____	▪ Parking $_____	
▪ Renter's Insurance $_____	▪ Public Transportation $_____	
▪ Furnishings (buy/rent)* $_____	▪ Other $_____	
	Household:	
	▪ Food* $_____	
	▪ Toiletries $_____	
	▪ Laundry/Dry Cleaning* $_____	
	▪ Other $_____	
	Recreation:	
	▪ Eating Out* $_____	
	▪ Entertainment* $_____	
	▪ Trips* $_____	
	▪ Other* $_____	
	Clothing:	
	▪ Clothes, Shoes, etc.* $_____	
	Financial Commitments	
	▪ Credit Card Payments $_____	
	▪ Car Payment $_____	
	▪ Loan Payment $_____	
	▪ Membership Dues $_____	
	▪ Gifts (birthdays, etc.)* $_____	
	Savings	
	▪ Monthly Savings $_____	
Subtotal: One-Time Expenses $_____	**+ Subtotal: Monthly Expenses** $_____	**=Total Expenses** $_____
	TOTAL Income – Expenses **(Don't forget, expenses can't be more than your income, so cut back on discretionary items as needed to balance your budget.)**	$_____