

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 minimum payment	
Payment of extra principal	
Student Loans	
Monthly minimum payment	
Other loans	
Monthly minimum 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	
PDA device (BlackBerry, etc.)	
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	

BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (4 of 6)

	Expenses	Monthly Amount
	Buying a new computer	
	Other	
Television		
	Cable or satellite TV fees	
	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
Downloading movies	
Downloading games	
Renting buying movies	
Renting/buying games	
Late fees for rentals	
Cable on-demand movies	
Satellite radio fees	
Other	
Personal Care	
Health club gym membership	
Facials	
Nails	
Massages	
Hair cuts and/or color	
Cosmetics	
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 EXPENSES	
	TOTAL INCOME	
	WHAT'S LEFT	