## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (1 of 6)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pay yourself first</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency fund (3 months of living expenses)</td>
<td></td>
</tr>
<tr>
<td>Other savings (car, computer, vacation, etc.)</td>
<td></td>
</tr>
<tr>
<td>IRA</td>
<td></td>
</tr>
<tr>
<td>401(k) account</td>
<td></td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly rent or mortgage payment</td>
<td></td>
</tr>
<tr>
<td>Condo/homeowner’s association fees</td>
<td></td>
</tr>
<tr>
<td>Property taxes (if not included in mortgage payment)</td>
<td></td>
</tr>
<tr>
<td>Utilities (electricity, heat, water)</td>
<td></td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td></td>
</tr>
<tr>
<td>Health insurance</td>
<td></td>
</tr>
<tr>
<td>Homeowner’s or renter’s insurance</td>
<td></td>
</tr>
<tr>
<td>Auto insurance</td>
<td></td>
</tr>
<tr>
<td>Life insurance</td>
<td></td>
</tr>
<tr>
<td>Disability insurance</td>
<td></td>
</tr>
<tr>
<td><strong>Credit cards</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly minimum payment</td>
<td></td>
</tr>
<tr>
<td>Payment of extra principal</td>
<td></td>
</tr>
<tr>
<td><strong>Student Loans</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly minimum payment</td>
<td></td>
</tr>
<tr>
<td><strong>Other loans</strong></td>
<td></td>
</tr>
<tr>
<td>Monthly minimum payment</td>
<td></td>
</tr>
</tbody>
</table>

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## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (2 of 6)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Doctor</td>
<td>Dentist office visit copays</td>
</tr>
<tr>
<td>Uncovered expenses</td>
<td></td>
</tr>
<tr>
<td>Prescription drug costs or copays</td>
<td></td>
</tr>
<tr>
<td>Over-the-counter medications</td>
<td></td>
</tr>
<tr>
<td><strong>Food and Beverages</strong></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td></td>
</tr>
<tr>
<td>Sodas, snacks, lunch at work</td>
<td></td>
</tr>
<tr>
<td>Eating out</td>
<td></td>
</tr>
<tr>
<td>Drinks</td>
<td></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td></td>
</tr>
<tr>
<td>Car payments</td>
<td></td>
</tr>
<tr>
<td>Car maintenance</td>
<td></td>
</tr>
<tr>
<td>(oil changes, tires, etc.)</td>
<td></td>
</tr>
<tr>
<td>Gas</td>
<td></td>
</tr>
<tr>
<td>Car washes</td>
<td></td>
</tr>
<tr>
<td>Parking</td>
<td></td>
</tr>
<tr>
<td>Taxis</td>
<td></td>
</tr>
<tr>
<td>Public transportation</td>
<td></td>
</tr>
<tr>
<td><strong>Charitable contributions</strong></td>
<td></td>
</tr>
<tr>
<td>Tithing</td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job-interview trips</td>
<td></td>
</tr>
<tr>
<td>Hotel (if you pay)</td>
<td></td>
</tr>
<tr>
<td>Transportation (if you pay)</td>
<td></td>
</tr>
<tr>
<td>Interview attire</td>
<td></td>
</tr>
<tr>
<td>Food, etc. (if you pay)</td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>Workplace attire</td>
<td></td>
</tr>
<tr>
<td>All other clothing</td>
<td></td>
</tr>
<tr>
<td>Shoes</td>
<td></td>
</tr>
<tr>
<td>Accessories</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Communications</td>
<td></td>
</tr>
<tr>
<td>Telephone (Landline)</td>
<td></td>
</tr>
<tr>
<td>Cell phones</td>
<td></td>
</tr>
<tr>
<td>PDA device (BlackBerry, etc.)</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Computer expenses</td>
<td></td>
</tr>
<tr>
<td>High-speed Internet access</td>
<td></td>
</tr>
<tr>
<td>Software programs and games</td>
<td></td>
</tr>
<tr>
<td>Add-ons like CD burners, cords, cameras, etc.</td>
<td></td>
</tr>
<tr>
<td>Internet service fees (beyond access fees)</td>
<td></td>
</tr>
<tr>
<td>Digital camera printing fees</td>
<td></td>
</tr>
</tbody>
</table>
# BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (4 of 6)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying a new computer</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Television</strong></td>
<td></td>
</tr>
<tr>
<td>Cable or satellite TV fees</td>
<td></td>
</tr>
<tr>
<td>TiVo boxes and monthly fees</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Vacations</strong></td>
<td></td>
</tr>
<tr>
<td>Hotels</td>
<td></td>
</tr>
<tr>
<td>Flights</td>
<td>rail</td>
</tr>
<tr>
<td>New clothes</td>
<td></td>
</tr>
<tr>
<td>Food, etc.</td>
<td></td>
</tr>
<tr>
<td>Tickets to shows, sporting events, museums</td>
<td></td>
</tr>
<tr>
<td>Pet/House sitting</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td></td>
</tr>
<tr>
<td>Movies (include food, parking)</td>
<td></td>
</tr>
<tr>
<td>Clubs</td>
<td></td>
</tr>
<tr>
<td>Concerts</td>
<td></td>
</tr>
<tr>
<td>Sporting events</td>
<td></td>
</tr>
<tr>
<td>Hosting parties</td>
<td></td>
</tr>
<tr>
<td>Other entertainment</td>
<td></td>
</tr>
<tr>
<td>Cigarettes, cigars</td>
<td></td>
</tr>
<tr>
<td>Alcohol for your house</td>
<td></td>
</tr>
<tr>
<td>Going to bars</td>
<td></td>
</tr>
<tr>
<td>Downloading music</td>
<td></td>
</tr>
</tbody>
</table>

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## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (5 of 6)

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Downloading movies</td>
<td></td>
</tr>
<tr>
<td>Downloading games</td>
<td></td>
</tr>
<tr>
<td>Renting</td>
<td>buying movies</td>
</tr>
<tr>
<td>Renting/buying games</td>
<td></td>
</tr>
<tr>
<td>Late fees for rentals</td>
<td></td>
</tr>
<tr>
<td>Cable on-demand movies</td>
<td></td>
</tr>
<tr>
<td>Satellite radio fees</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Care</strong></td>
<td></td>
</tr>
<tr>
<td>Health club</td>
<td>gym membership</td>
</tr>
<tr>
<td>Facials</td>
<td></td>
</tr>
<tr>
<td>Nails</td>
<td></td>
</tr>
<tr>
<td>Massages</td>
<td></td>
</tr>
<tr>
<td>Hair cuts and/or color</td>
<td></td>
</tr>
<tr>
<td>Cosmetics</td>
<td></td>
</tr>
<tr>
<td>Teeth whitening (including strips)</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Hobbies</strong></td>
<td></td>
</tr>
<tr>
<td>Gym memberships and club fees</td>
<td></td>
</tr>
<tr>
<td>Workout clothes</td>
<td></td>
</tr>
<tr>
<td>Running shoes, hiking boots</td>
<td></td>
</tr>
<tr>
<td>Equipment rentals</td>
<td></td>
</tr>
<tr>
<td>Ski pass and gear</td>
<td></td>
</tr>
<tr>
<td>Golf clubs, Bicycles, other Equipment</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>
## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (6 of 6)

<table>
<thead>
<tr>
<th>Pets</th>
<th>Monthly Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>Vet bills</td>
<td></td>
</tr>
<tr>
<td>Groomer fees</td>
<td>boarding costs</td>
</tr>
<tr>
<td>Toys and collars</td>
<td></td>
</tr>
<tr>
<td>Dog walker</td>
<td></td>
</tr>
<tr>
<td>Regular medicines (flea/tick preventative, heart worm medication)</td>
<td></td>
</tr>
<tr>
<td>Pet insurance premium</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Birthdays</td>
<td></td>
</tr>
<tr>
<td>Holidays</td>
<td></td>
</tr>
<tr>
<td>Baby showers</td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
</tr>
<tr>
<td>Weddings (attending)</td>
<td></td>
</tr>
<tr>
<td>Airfare</td>
<td>transportation costs</td>
</tr>
<tr>
<td>Hotel</td>
<td></td>
</tr>
<tr>
<td>Clothes</td>
<td></td>
</tr>
<tr>
<td>Gifts</td>
<td></td>
</tr>
<tr>
<td>Food, etc.</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td></td>
</tr>
<tr>
<td><strong>WHAT’S LEFT</strong></td>
<td></td>
</tr>
</tbody>
</table>

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