

# CashCourse

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

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

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

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

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## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (3 of 6)

Expenses	Monthly Amount
<b>Job-interview trips</b>	
Hotel (if you pay)	
Transportation (if you pay)	
Interview attire	
Food, etc. (if you pay)	
<b>Clothing</b>	
Workplace attire	
All other clothing	
Shoes	
Accessories	
Other	
<b>Communications</b>	
Telephone (Landline)	
Cell phones	
Other	
<b>Computer expenses</b>	
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	
Buying a new computer	
Other	

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## BUDGETING FOR LIFE AFTER COLLEGE WORKSHEET (4 of 6)

Expenses	Monthly Amount
<b>Television</b>	
Cable or satellite TV fees	
Online video streaming subscriptions (Netflix, Hulu Plus, etc)	
TiVo boxes and monthly fees	
Other	
<b>Vacations</b>	
Hotels	
Flights   rail   car costs	
New clothes	
Food, etc.	
Tickets to shows, sporting events, museums	
Pet/House sitting	
Other	
<b>Entertainment</b>	
Movies (include food, parking)	
Clubs	
Concerts	
Sporting events	
Hosting parties	
Other entertainment	
Cigarettes, cigars	
Alcohol for your house	
Going to bars	
Downloading music	

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

Expenses	Monthly Amount
Online gaming subscriptions	
Downloading movies	
Downloading games	
Renting/buying movies	
Renting/buying games	
Cable on-demand movies	
Satellite radio fees	
Other	
<b>Personal care</b>	
Health club   gym membership	
Facials	
Nails	
Massages	
Hair cuts and/or color	
Toiletries	
Teeth whitening (including strips)	
Other	
<b>Hobbies</b>	
Gym memberships and club fees	
Workout clothes	
Running shoes, hiking boots	
Equipment rentals	
Ski pass and gear	
Golf clubs, bicycles, other equipment	
Other	

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

Expenses	Monthly Amount
<b>Pets</b>	
Food	
Vet bills	
Groomer fees   boarding costs	
Toys and collars	
Dog walker	
Regular medicines (flea/tick preventative, heart worm medication)	
Pet insurance premium	
Other	
<b>Gifts</b>	
Birthdays	
Holidays	
Baby showers	
Others	
<b>Weddings (attending)</b>	
Airfare   transportation costs	
Hotel	
Clothes	
Gifts	
Food, etc.	
Other	
<b>TOTAL MONTHLY EXPENSES</b>	
<b>TOTAL MONTHLY INCOME AFTER TAXES</b>	
<b>WHAT'S LEFT</b>	