Starting Balance: # of Weeks in the Semester:	1,000 12			12]		
	Semest	er 1		Semester 2			
	One Time	Weekly	Total	One Time	Weekly	Total	Year Total
FUNDING / INCOME		50	(00				(00
Employment From Parents	2 500	50	600			0	600
From Parents From Student Loans	2,500		2,500 1,500			0	2,500 1,500
From Scholarships	500		500			0	500
From Grants	500		0			0	0
From Financial Aid			0			0	0
Transfer From Savings	500		500			0	500
Other			0			0	0
Total FUNDING / INCOME	5,000	50	5,600	0	0	0	5,600
EXPENSES			0			0	0
Tuition			0			0	0 0
Fees (class, parking, lab, clubs, etc) Housing/Rent		120	1,440			0	1,440
Food Plan		70	840			0	840
Computer and Other Equipment	500		500			0	500
House Furnishings	200		200			0	200
Books	50		50			0	50
School Supplies	30		30			0	30
Food (groceries, eating out)		100	1,200			0	1,200
House Supplies (cleaning,kitchen,etc)	50		50			0	50
Utilities (electric, water, trash)		20	240			0	240
Cell Phone Bill Internet Bill		10 15	120 180			0	120 180
Travel Home or Other		30	360			0	360
Transportation (Around campus & town)		50	0			0	0
Car Payment			0			0	0
Car Insurance			0			0	0
Car Repairs			0			0	0
Fuel			0			0	0
Entertainment		15	180			0	180
Unhealthy Habits			0			0	0
Health Insurance (if not under parent's) Medicine			0 0			0	0 0
Charitable Donations			0			0	0
Gifts Given			0			0	0
Clothing	250		250			0	250
Laundry		10	120			0	120
Child Care			0			0	0
Transfer to Savings			0			0	0
Other			0			0	0
Total EXPENSES	1,080	390	5,760	0	0	0	5,760
NET (Income - Expenses)			-160			0	-160
Projected End Balance			840			840	-100

Weekly Break Down

	Weekly	Weekly
Income	467	0
Expense	480	0
Net	-13	0

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Instructions

This student budget spreadsheet helps you create a budget for each semester. Doing this will help you make predictions about you future finances.

1) Edit/Create/Delete categories and subcategories

Use row operations, such as deleting or inserting an entire row.

The subtotal formulas are set up to allow this type of editing without messing up the formulas, but you should always insert a row ABOVE the last row in the group or BELOW the first row, so that the formulas stretch to include the row you added.

- 2) Verify that all of the subtotal formulas are correctly summing the correct cells.
- 3) Modify the number of months in a semester as needed.
- 4) Enter your starting balance at the top of the worksheet.
- 5) Fill in the income and expenses for each semester.

a. You can copy and paste cells as needed

b. Include up front costs in the one time expense column for each column.

c. Add cell comments as needed to help explain costs. For example, you might include the names of Birthdays in comments for the Gifts Given category

Updating the Balance Each Month

If your actual balance at the end of each semester is substantially different than the projected balance, you may want to overwrite the formula in the "Projected End Balance" with your actual balance, to update the projections for the rest of the year.

Additional Help

The link at the top of this worksheet will take you to the web page on vertex42.com that talks about this template.

References

TIPS Vertex42.com: Spreadsheet Tips Workbook

ARTICLE Vertex42.com: How to Make a Budget with a Spreadsheet

ARTICLE Vertex42.com: Budaetina Tips

College Budget Template



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