

Monthly Spending Plan - January



Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual)
DIFFERENCE minus Actual)	(Projected)

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - February

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost) (Actual	
DIFFERENCE minus Actual) (Projected	

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - March

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost) (Actual	
DIFFERENCE minus Actual) (Projected	

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - April

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual)
DIFFERENCE minus Actual)	(Projected)

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - May

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual
DIFFERENCE minus Actual)	(Projected

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - June

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual
DIFFERENCE minus Actual)	(Projected

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - July

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual
DIFFERENCE minus Actual)	(Projected

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - August

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual
DIFFERENCE minus Actual)	(Projected

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - September

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost) (Actual	
DIFFERENCE minus Actual) (Projected	

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - October

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost) (Actual	
DIFFERENCE minus Actual) (Projected	

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - November

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE (Projected income minus projected cost)	
ACTUAL BALANCE income minus actual cost)	(Actual)
DIFFERENCE minus Actual)	(Projected)

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			

Monthly Spending Plan - December

Fixed Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Scholarship/Grants			
Loans/Refund Check			
Trust fund/Bonds			
CD's			
Other			
Subtotals			

Flexible Income	Projected Income	Actual Income	Difference
Job 1			
Job 2			
Job 3			
Parents/relatives			
Cash gifts			
Dividend income/Tax refund			
Other			
Subtotals			

SAVINGS (PAY YOURSELF)	Projected Cost	Actual Cost	Difference
Savings			
Emergency			
Retirement			
Other			
Subtotals			

On-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Residence hall			
Meal Plan/BG1/Flex Funds			
Cell phone			
Parking Pass			
Student Health Insurance			
Other			
Subtotals			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Video/DVD			
CDs			
Movies/Live theatre			
Sporting Events/Concerts			
Social expenses			
Other			
Subtotals			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Carryout/Fast food			
Dining out			
Other			
Subtotals			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical/Personal Hygiene			
Hair/nails			
Clothing/shoes			
Dry cleaning			
Health club			
Other			
Subtotals			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charity 1			
Charity 2			
Gifts/Presents			
Other			
Subtotals			

OTHER	Projected Cost	Actual Cost	Difference
Child Support			
Alimony			
Taxes			
Other			
Subtotals			

PROJECTED MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

ACTUAL MONTHLY INCOME	Fixed Income	
	Flexible Income	
	Total monthly income	

TOTAL PROJECTED COST	
TOTAL ACTUAL COST	
TOTAL COST DIFFERENCE	

PROJECTED BALANCE	
(Projected income minus projected cost)	
ACTUAL BALANCE	(Actual
income minus actual cost)	
DIFFERENCE	(Projected
minus Actual)	

SCHOOL EXPENSES	Projected Cost	Actual Cost	Difference
Tuition			
Books			
Supplies			
Organization dues			
Lab fees			
Other			
Subtotals			

Off-Campus Housing Expenses	Projected Cost	Actual Cost	Difference
Rent/Mortgage			
Electricity			
Gas			
Water/Sewer/Waste Removal			
Cable/Satellite/Internet/Phone			
Maintenance or repairs			
Cell phone			
Other			
Subtotals			

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Insurance			
Bus/taxi fare			
Licensing			
Fuel			
Maintenance			
Other			
Subtotals			

PETS	Projected Cost	Actual Cost	Difference
Food			
Medical			
Grooming			
Toys			
Other			
Subtotals			

INSURANCE	Projected Cost	Actual Cost	Difference
Renters/Home			
Health			
Life			
Other			
Subtotals			

LOANS TO PAY BACK	Projected Cost	Actual Cost	Difference
Student			
Credit card 1			
Credit card 2			
Credit card 3			
Personal			
Other			
Subtotals			