

MONEY IN, MONEY OUT

BUDGET AROUND YOUR LIFESTYLE

A college education is more than just a diploma. It's also an education about life and how to live life on your own. One incredibly important life lesson that everyone must know is how to manage money. It's a crummy lesson to learn the hard way, and oftentimes it can have effects that can last for years, even decades after the fact. So be smart and be proactive - keep a budget.

There's nothing scary or daunting about a budget. It's just a means of tracking your money as it comes in and as it goes out. A budget should be your own, meaning that if you want to spend seven-eighths of your income on alcohol and divvy up the remaining one-eighth for everything else, so be it. It's your budget and your choice. Make it work for you and then stick to it. It's that simple.

Below is an outline of a budget that includes all the various expenses and sources of income you should consider on a monthly, per term and annual basis. You can budget using broad, all-encompassing categories like food, shelter, entertainment or you can budget down to the very smallest detail, as illustrated below. Try it for a month and adjust it if you need to. The important thing is that you get in the habit of keeping track of your money. Once you develop that habit you'll feel more aware and empowered when making money decisions.

MONEY IN

- Employment
- Rich Relatives
- Financial Aid
- Scholarships
- Grants
- Misc. Resources

- Laundry/Dry Cleaning
- Groceries
- Toiletries
- Entertainment
- Dining Out
- Monthly Memberships: Gym, Netflix, etc.
- Car Maintenance
- Gas
- Parking / transportation
- Text Books
- School Supplies
- Clothes
- Hair Cuts
- Misc. school expenses: Greek fees, student fees, etc.
- Tuition

MONEY OUT

- Rent
- Utilities: Electricity, garbage, phone, cable, internet
- Insurance
- Revolving Debt: Auto loan, Student loan, Credit Card, etc.

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