

College Budget Worksheet Centerpoint Advisors, LLC

Category	Amount Budgeted	Actual Amount	Difference	Who's Responsible?	
				Parent Expense	Child Expense
Income					
Net Wages (less taxes) (from summer job or on campus)					
Tips/Overtime/Commissions					
Money from Parents					
Student Loans					
Scholarships/Grants					
Financial Aid					
Gifts					
Other Sources of Income					
Income Subtotal					

Expenses					
College Tuition & Fees					
Rent/Room & Board					
Meal Plan					
Books & Supplies (always round up estimates on books)					
New items for dorm room or apartment					
Renter's Insurance (off campus housing)					
Utilities (gas & electric, cable, internet) if off campus					
Telephone (include cell phone)					
Car Loan Payments					
Car Insurance/Registration/Fees/Inspection Stickers					
Gas/Oil/Car Maintenance					
Parking or Parking Permits for Campus					
Transportation (public or to home on breaks)					
Groceries (for room or apartment)					
Laundry & other Household Expenses					
Personal Care (include haircuts)					
Prescriptions & Toiletries					
Clothing (include work uniforms)					
Concierge/On Campus Services (laundry service)					
Eating Out (include work/school lunch, coffee, vending)					
Entertainment (movies, music, sporting events, concerts, parties)					
Club or Fraternity/Sorority Dues/Professional Fees					
Vacation/Travel - Spring Break					
Travel Abroad Budget					
Banking Fees (if any; usually students can avoid these)					
Credit Card Payments					
Student Loan Payments - Federal Loan					
Student Loan Payments - Private Loan					
Gifts - Friends, Family and Cards					
Emergency Savings					
Medical Insurance (college plan or parent plan)					
Other Expenses					
Expenses Subtotal					

Net Income (Income Less Expenses)					
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