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| **Budget Template – 1 Month**  **Meet with a financial coach from Hokie Wellness to review your budget here:** [**https://hokiewellness.vt.edu/FWservices**](https://hokiewellness.vt.edu/FWservices) | |
| **Resources** | **Amount** |
| Estimated after-tax income (≈70% of Gross Income) |  |
| Other income |  |
| **Total** |  |
| **Living Expenses** | **Amount** |
| Savings - Emergency Fund |  |
| Rent |  |
| Student loan payment (not required while in school for federal loans) |  |
| Electric ($0 if living on campus) |  |
| Heat / Gas / Hot Water ($0 if living on campus) |  |
| Lawn care / maintenance, snow removal, and garbage removal ($0 if living on campus) |  |
| Renters insurance / homeowner’s insurance |  |
| Internet, cable, home phone (Internet included if on campus) |  |
| Cell phone |  |
| Groceries |  |
| Eating out (each week X4) |  |
| Clothing |  |
| Laundry and Laundry Supplies |  |
| Transportation (Metro card, bus tickets, etc.) |  |
| Car Payments |  |
| Gas |  |
| Car Maintenance (inspection, snow tire change, etc.) |  |
| Parking |  |
| Auto Insurance |  |
| Health Insurance |  |
| Medical expenses (co-pays, prescriptions, etc.) |  |
| Pets (food, vet, etc.) |  |
| Gym Membership |  |
| Activities/Outings (Movies, concerts, etc.) |  |
| Recreation (sports, videogames, dance classes, etc.) |  |
| Retirement Savings (post-tax contributions only) |  |
| Personal Products (feminine products, sexual health, etc.) |  |
| Subscription services (Netflix, Hulu, Magazines, Meal Delivery services, etc.) |  |
| Credit card debt (If you carry a balance) |  |
| Gifts for others (total for all year divided by 12) |  |
| Charitable Contributions |  |
| Savings: Vacation |  |
| Savings: Specific Future Goal: |  |
| Other: |  |
| Other: |  |
| **Total** |  |
| **Summary** | **Amount** |
| Resources |  |
| Expenses |  |
| **Difference** |  |
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