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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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