

Monthly Budget for Graduates

Month & Year

Charity		Housing		Transportation	
Tithe		Rent/Mortgage		Car Loan	
Donations		Insurance		Insurance	
				Gas	
Medical		Utilities		Maintenance	
Insurance		Electric		Repairs	
Dental		Gas		Public Transportation	
Copay		Water/Sewer			
Prescription		Trash		Savings	
OTC Medicine		Internet		Emergency Fund	
		Phone		IRA/Retirement	
Debt		Food & Supplies		Goal	
Student Loan		Groceries		Goal	
Credit Card		Eating Out			
Other		Other		Personal	
Other				Clothing	
Gifts		Other		Laundry/Dry Cleaning	
Family				Personal Care	
Friends				Cell Phone	
Work				Travel	
Other				Entertainment	
Other				Other	
				Other	
Income		Expenses		Remaining	
		Total		Income - Expenses	
				Extra towards Debt	
				Extra in Savings	
Total				Extra to Retirement	

Notes

Expense Planner for Graduates

Deposits & Downpayments		Notes
Rental First & Last Months' Rent		
Security Deposit		
Deposit Electric		
Deposit Gas		
Deposit Water		
Deposit Internet		
Car Loan		

Setting Up a Home		Notes
Curtains		
Cleaning Supplies		
Food Stock		
Furniture		
Bedding		
Linens		
Hangers		
Kitchen Supplies		

Other		Notes

Items to Purchase for Graduates

Kitchen	Notes

Bedroom & Bath	Notes

Living & Dining Room	Notes