

BUDGETING BUILT FOR REAL LIFE

Between starting your first semester, meeting your first roommate, and making your first paycheck, college moves fast — your money does too.

That's where budgeting comes in. A budget can help you:

- ▷ Make the most of every dollar.
- ▷ Save for your dream study abroad.
- ▷ Balance wants and needs.
- ▷ Avoid unnecessary debt.

Sample Monthly Budget

Category	Planned Amount	Actual Amount
Income:	\$1,500	\$1,500
Expenses:	\$1,450	\$1,488.96
Rent	\$550	\$550
Utilities	\$100	\$85.72
Groceries	\$300	\$317.98
Transportation	\$100	\$94.23
Savings	\$150	\$200
Entertainment	\$150	\$136.03
Study Abroad	\$100	\$105
Total Income - Total Expenses	\$50	\$11.04



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finstart.evergreen3c.com



Unlock built in budgeting.
collegiatecu.org



COLLEGIATE

CREATE YOUR MONTHLY BUDGET

Tips for building a successful budget:

1. **Track Your Spending:** See where your money goes.
2. **Adjust as Needed:** Be flexible and adjust your budget to fit your now. Review it weekly, monthly — whatever fits your schedule.
3. **Stay Committed:** Consistency is key to building financial confidence.

Create Your Monthly Budget

Category	Planned Amount	Actual Amount
Income:	\$	\$
Expenses:	\$	\$
Total Income - Total Expenses	\$	\$