EXAMPLE BUDGET CATEGORIES FOR COLLEGE AGE/YOUNG ADULTS How Much Do You Need to Live?

NEEDS:

Car PaymentPhone (minimum)Car InsuranceClothing (need)GasHousehold (toilet paper, etc.)GroceriesToiletries (soap, etc.)Rent, UtilitiesHaircut

Miscellaneous?

WANTS:

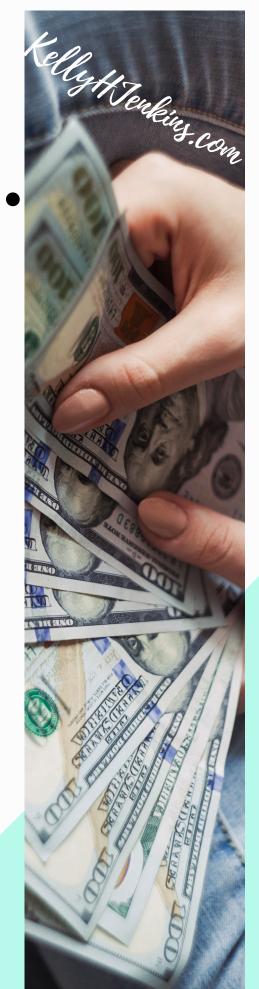
Eating Out Household (upgrades, etc.) Phone Upgrade Activity (movie, etc.) Clothing (want) Give to Charity Miscellaneous?

SAVING! (for stuff you will need later)

HOW MUCH DID YOU SPEND IN THE ABOVE CATEGORIES THIS PAST MONTH?

- Are you taking care of NEEDS before WANTS?
- Are you SAVING something each month, once NEEDS are taken care of?
- Are you EATING OUT too much?
- Are you TRACKING your spending weekly so you know exactly what you have spent?
- Is there ANYWHERE you can spend less?

SET A MONTHLY BUDGET AND FOLLOW IT WEEKLY...TO KEEP YOURSELF OUT OF TROUBLE!



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