



# Budget Planner

## MONTH

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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## INCOME

DATE	DESCRIPTION	AMOUNT
TOTAL:		

## EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL:		

## SUMMARY

TOTAL INCOME	TOTAL EXPENSES	TOTAL SAVING

SAVINGS GOAL	ACTUAL SAVINGS	DIFFERENCE

## NOTES

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# TIPS TO FILL YOUR BUDGET PLANNER

Balancing school, social life, and finances may seem overwhelming, but fret not. Crafting a budget can assist in managing your finances and enhancing your college journey. Let's delve into it!

## 1. Estimate Your Monthly Income:

- Consider sources such as part-time job earnings, financial aid like scholarships and grants, and loans (which are debts, not income).

## 2. List Your Expenses:

- Categorize into fixed (e.g., rent, tuition) and variable expenses (e.g., groceries, utilities, entertainment), along with one-time expenses (e.g., textbooks).

## 3. Set Savings Goals:

- Aim for an emergency fund and savings for future goals like travels or big purchases.

## 4. Track Your Spending:

- Monitor expenses and use budgeting apps to categorize spending.

Tips for Budget Optimization:

- Focus on needs like rent and food.
- Save by cooking at home or using public transport.
- Seek additional income sources.
- Automate savings and review your budget regularly.

By following these steps consistently, you can develop a budget that suits your needs and helps achieve financial milestones. Remember, progress is key, so start small and adapt as necessary.

For more resources and tips on how to improve your study skills and achieve academic success, join our online community!



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