

## Student Spending Plan

Know exactly where your money is going each month.

See how much you're saving—or losing—then adjust your expenses so you're in even better financial shape next month.  
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	Income	Monthly Total
	Salary (after taxes/benefits)	\$
	Other income (after taxes)	\$
	<b>Total monthly income</b>	<b>\$</b>
	Expenses	Monthly Total
Home	Rent/mortgage	\$
	Utilities (electricity, gas, etc.)	\$
	Internet/cable/home phone	\$
	Home repairs and maintenance	\$
	Groceries	\$
	Laundry/dry cleaning	\$
Bills	Student loans	\$
	Credit cards	\$
	Car payments	\$
	Insurance (car, homeowner's, etc.)	\$
	Cell phone	\$
Transportation	Public transportation/taxis	\$
	Gas	\$
	Parking/tolls	\$
	Car repairs and maintenance	\$
Health	Prescriptions	\$
	Doctor appointments	\$
	Gym membership	\$
Personal	Entertainment	\$
	Gifts/special occasions	\$
	Travel	\$
	Dining out	\$
	Clothing	\$
Misc.		\$
	<b>Total monthly expenses</b>	<b>\$</b>
	Total monthly income	\$
	- Total monthly expenses	\$
	<b>= Total savings</b>	<b>\$</b>

### Successfully Manage Your Student Loans

From Eastern Maine Community College supports student financial literacy and responsible borrowing. Creating a person spending plan is the first step to economic self-sufficiency. Our staff can assist you to develop your personal spending plan.