

Part 1: Track Your Spending (1 Week)

Record every purchase (coffee, snacks, subscriptions, etc.) for one week.

| <i>Day</i> | <i>Item</i> | <i>Amount</i> | <i>Need(N) or Want(W)?</i> |
|------------|------------------------|---------------|----------------------------|
| Mon | Groceries | \$25.00 | N |
| Mon | Streaming Subscription | \$10.99 | W |
| Tue | Textbooks | \$60.00 | N |
| ... | ... | ... | ... |

Total Needs: \$_____ Total Wants: \$_____

Reflection: Were you surprised by any spending patterns? Where could you cut back?

Part 2: Build Your Budget

Income (monthly):

- Job Paycheck: \$_____
- Financial Aid: \$_____
- Other (e.g., family support): \$_____

Total Income: \$_____

Income – Expenses = \$_____

Positive? Save it! Negative? Adjust spending.

Expenses (monthly):

- Rent: \$_____
- Groceries: \$_____
- Transportation: \$_____
- Utilities/Phone: \$_____
- School Supplies: \$_____
- Entertainment: \$_____
- Other: \$_____

Total Expenses: \$_____

Part 3: Debt & Savings Plan

1. Do you have student loans/credit card debt?
 - Yes (Total: \$_____) / No
2. Emergency Fund Goal: Aim for \$500–\$1,000. How much can you save monthly? \$_____
3. Action Step: Set up automatic transfers to savings on payday.

Part 4: Smart Habits Checklist

- ✓ Use apps like [Monarch](#) or [YNAB](#) to track spending.
- ✓ Cook meals instead of eating out _____ days/week.
- ✓ Use student discounts (e.g., Spotify, Amazon Prime).
- ✓ Pay credit card bills in full to avoid interest.
- ✓ Meet with a financial aid counselor to review loans.

Goal for Next Month: _____