Moving Day!

Go through the list of monthly living expenses and put a checkmark next to the selections you want to make. Then write the associated costs in the Monthly Budget column and write down your total in the Total Monthly Living Expenses row.

MONTHLY LIVING EXPENSES	Monthly Budget	Revised Monthly Budget
A PLACE TO LIVE Will you rent or buy? Live with a roommate or alone? ☐ Rent - shared apartment: $400 ☐ Rent - single apartment: $800 ☐ Mortgage - small home: $1200		
UTILITIES + TV & INTERNET Includes heat, water, and electricity. 25% of your rent or mortgage + $100 for TV & internet service.		
TRANSPORTATION (Choose A, B, or C) A) Take the bus: A monthly pass is $80/month B) Already own a car: ☐ Gas: $150 Insurance: ☐ Small car: $300 ☐ Full-size car: $410 ☐ SUV: $450 ☐ Maintenance and Repairs: $50 C) Buy a car: ☐ Small car: $195 ☐ Full-size car: $450 ☐ SUV: $550 + all the costs of option B		
FOOD Consider how much per day and multiply by 30. A good estimate is $240 - $450/month.		

FURNITURE Pick an estimate that fits your "Style"! ☐ Can you live on milk crates? $40 ☐ Used couches are just fine! $80 ☐ I deserve all new! $250		
ENTERTAINMENT Consider: movies/video games, books, magazines, sports equipment, restaurants, etc. ☐ Occasional coffee with friends: $25 ☐ I prefer the movies: $50 ☐ Live concerts are best: $150		
SMART PHONE ☐ No data plan: $30 ☐ Small data plan: $60 ☐ Large data plan: $100		
CLOTHING Consider: shoes, warm clothes, jeans, etc. ☐ Thrift stores are fine: $50 ☐ I want to buy all new: $100 ☐ I love the latest fashion: $200		
MISCELLANEOUS ☐ Household products: $20 ☐ Personal products: $50 ☐ Gifts: $25 ☐ Health and dental insurance: $120 ☐ Emergency savings: $75 ☐ Travel / Vacation money: $150		
TOTAL MONTHLY LIVING EXPENSES		
MONTHLY DEBT PAYMENTS What did you do after high school? After you receive your Pay Day card, enter the amount of debt you accumulated here:		
ADJUSTED MONTHLY LIVING EXPENSES		