StudentPlatinum.com

For support visit http://forum.studentplatinum.com

StudentPlatinum.com Student Budget Template

January		February		March	
Rent		Rent		Rent	
Groceries		Groceries		Groceries	
Gas		Gas		Gas	
Heat		Heat		Heat	
Electricity		Electricity		Electricity	
Cable		Cable		Cable	
Gym		Gym		Gym	
Cell Phone		Cell Phone		Cell Phone	
Car Payment		Car Payment		Car Payment	
Credit Card 1		Credit Card 1		Credit Card 1	
Credit Card 2		Credit Card 2		Credit Card 2	
Credit Card 3		Credit Card 3		Credit Card 3	
Stafford Loan Payment		Stafford Loan Payment		Stafford Loan Payment	
Private Loan Payment		Private Loan Payment		Private Loan Payment	
Savings		Savings		Savings	
Spending		Spending		Spending	
Paycheck		Paycheck		Paycheck	
Paycheck		Paycheck		Paycheck	
Paycheck		Paycheck		Paycheck	
Paycheck		Paycheck		Paycheck	
Loan		Disbursement		Disbursement	
Income	-	**Income**	-	**Income**	-
Bills	-	**Bills**	-	**Bills**	-
Result	-	**Result**	-	**Result**	-

Bills for First Half of Month	
Rent	
Groceries	
Gas	
Car Payment	
Spending	
Private Loan Payment	
Savings	
Paycheck	
Paycheck	
Disbursement	
Income	-
Bills	-
Result	-

Bills for Second Half of Month	
Groceries	
Gas	
Heat	
Electricity	
Cable	
Cell Phone	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Stafford Loan Payment	
Gym	
Spending	
Paycheck	
Paycheck	
Income	-
Bills	-
Result	-

Credit Cards and Loan Details*					
DEBT	**RATE**	**PAYMENT**	**LIMIT**	**BALANCE / DEBT**	**AVAILABLE**
Card 2					
Card 3					
Card 1					
Private Loans			$ -		
Stafford Loans		$ -	$ -		$ -
		$ -	**$ -**	**$ -**	**$ -**

1. Enter your bills or estimated bills in the top section of the top left quadrant
2. Enter your weekly income or estimates in the bottom of the top left quadrant
3. The top left quadrant covers one quarter, update it each quarter
4. The top right quadrant is the monthly breakdown of expenses, update monthly
4. The top right quadrant helps you make sure you can pay things on time
5. The bottom left quadrant tracks credit cards, loans and their details
6. You can increase the payments in both your budget and credit card area to pay your debts faster

7. If your budget does not balance you need to cut expenses, increase income or get help fast!

*** Credit card payments are minimums. Credit Credit cards and loans are in suggested payoff order by interest rate.**

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