

Create a personal budget

	MONTHLY	YEARLY TOTAL
INCOME FROM WORK		
INCOME FROM FINANCIAL AID		
OTHER INCOME		
TUITION EXPENSES		
COURSE FEES EXPENSES		
COLLEGE BOOKS		
COLLEGE SUPPLIES		
LODGING EXPENSES		
TRANSPORTATION EXPENSES (INC. PARKING)		

etting and sticking to a monthly budget can give you peace of mind. With a budget in place, you can more effectively manage your money, save for large expenses, and prepare for emergencies.

If you've never made a budget before, you need to start by forecasting how much money you'll have coming in every month and how much you think you'll be spending. The more realistic you are about each of these numbers, the more likely you'll be to stick to your budget.

Particularly if money's tight, differentiating between "needs" and "wants" can help you stay within budget. Needs come first, and if there's money left over, you can spend on wants.

In your budget, be conservative, and guess low for income. If your income exceeds the amount you factored into your budget, all the better! But you don't want to be caught short becau