## Sample Form After Completing School

Once you have completed school, you will once again need to revise your budget. How will your sources of income and your expenses change? Notice the difference in expenses from former budgets. If you do not know your net pay, estimate that 30% of your gross income will be taken out due to deductions.

| MONTHLY BUDGET   |  |
|--|--|
| Income:  ⇒ Net Salary / Paycheck  ⇒ Other  Total Income  |  |
| Expenses:  ⇒ Fixed Expenses (expenses that are consistent each month)  • Rent/ Mortgage  • Car Payment  • Insurance Payment  • Student Loans   |  |
| <ul> <li>⇒ Flexible expenses (amount varies from month to month)</li> <li>• Food</li> <li>• Power</li> <li>• Cell Phone</li> <li>• Clothing</li> <li>• Gas</li> <li>• Cable/Internet</li> <li>• Car Maintenance</li> <li>• Doctor</li> <li>• Dentist</li> <li>• Medicine</li> <li>• Hobbies</li> <li>• Laundry</li> <li>• Pet Care</li> <li>• Hair Care</li> <li>• Vacations</li> <li>• Savings</li> </ul> |  |
| Total Expenses & Savings  BUDGET SHORTAGE OR SURPLUS  (Income — Expenses)  |  |