Visit www.finaid.ucsb.edu/Features.aspx to use this in online calculator format. You might also look for smartphone apps that offer simple budgeting and money management tools - these can be useful if you’re committed to tracking your expenses in real time or on the go.

### Income

<table>
<thead>
<tr>
<th>EMPLOYMENT</th>
<th>PROJECTED INCOME</th>
<th>ACTUAL INCOME</th>
<th>DIFFERENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job 1</td>
<td>$</td>
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</tr>
<tr>
<td>Job 2</td>
<td>$</td>
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</tr>
<tr>
<td>Spouse’s Job</td>
<td>$</td>
<td></td>
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</tr>
<tr>
<td>Other</td>
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<tr>
<td><strong>SUBTOTALS</strong></td>
<td><strong>$</strong></td>
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<table>
<thead>
<tr>
<th>SAVINGS</th>
<th>PROJECTED INCOME</th>
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<tbody>
<tr>
<td>Checking Account</td>
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</tr>
<tr>
<td>Savings Account</td>
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<td></td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
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<td><strong>SUBTOTALS</strong></td>
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<table>
<thead>
<tr>
<th>FINANCIAL AID</th>
<th>PROJECTED INCOME</th>
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</thead>
<tbody>
<tr>
<td>Cal Grant</td>
<td>$</td>
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</tr>
<tr>
<td>Scholarships</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>University Grant</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Student Loans</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Parent Loans (PLUS)</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
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<td>$</td>
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<tr>
<td><strong>SUBTOTALS</strong></td>
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<table>
<thead>
<tr>
<th>OTHER</th>
<th>PROJECTED INCOME</th>
<th>ACTUAL INCOME</th>
<th>DIFFERENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent/Relative</td>
<td>$</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Benefits (Social Security, Veterans, etc.)</td>
<td>$</td>
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<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td></td>
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<td><strong>SUBTOTALS</strong></td>
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Worksheet 3 Continues on Pages 20 and 21 >>
## Expenses

### SCHOOL

<table>
<thead>
<tr>
<th></th>
<th>PROJECTED COST</th>
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<th>DIFFERENCE</th>
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</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
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<td>$</td>
</tr>
<tr>
<td>Books/Supplies/Lab Fees</td>
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</tr>
<tr>
<td>Other</td>
<td>$</td>
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<tr>
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### LIVING

<table>
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<tr>
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<th>PROJECTED COST</th>
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<th>DIFFERENCE</th>
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</thead>
<tbody>
<tr>
<td>Groceries</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Fast Food/Dining Out</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Clothing/Shoes</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Personal Care/Tolietries</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Laundry</td>
<td>$</td>
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<tr>
<td>Other</td>
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### TRANSPORTATION

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<th>PROJECTED COST</th>
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</thead>
<tbody>
<tr>
<td>Car Payment</td>
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</tr>
<tr>
<td>Insurance</td>
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<td>$</td>
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</tr>
<tr>
<td>Gas</td>
<td>$</td>
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</tr>
<tr>
<td>Repairs</td>
<td>$</td>
<td>$</td>
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</tr>
<tr>
<td>Airfare/Other</td>
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<td>$</td>
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<tr>
<td>Other</td>
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### MEDICAL

<table>
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<tr>
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<tbody>
<tr>
<td>Health Insurance</td>
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<tr>
<td>Office Visits</td>
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<tr>
<td>Dental</td>
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<tr>
<td>Optical</td>
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<tr>
<td>Medications</td>
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<td>Other</td>
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### ENTERTAINMENT

<table>
<thead>
<tr>
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<th>PROJECTED COST</th>
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</thead>
<tbody>
<tr>
<td>Media (music, videos, etc.)</td>
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<tr>
<td>Leisure Reading</td>
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<tr>
<td>Movies/Concerts/Events</td>
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<tr>
<td>Other</td>
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<td><strong>SUBTOTALS</strong></td>
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## Expenses, cont.

### HOUSING

<table>
<thead>
<tr>
<th>Item</th>
<th>PROJECTED COST</th>
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</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$</td>
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</tr>
<tr>
<td>Water/Sewer</td>
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<td>$</td>
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<tr>
<td>Gas</td>
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</tr>
<tr>
<td>Electricity</td>
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</tr>
<tr>
<td>Satellite/Cable/Internet</td>
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<tr>
<td>Phone</td>
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<td>Meal Plan</td>
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<td>Parking</td>
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</tr>
<tr>
<td>Maintenance</td>
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</tr>
<tr>
<td>Insurance (Renter's/Home)</td>
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<tr>
<td>Other</td>
<td>$</td>
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### OTHER

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<th>Item</th>
<th>PROJECTED COST</th>
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<tbody>
<tr>
<td>Loan Repayment</td>
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<tr>
<td>Credit Card</td>
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<tr>
<td>Savings/Investing</td>
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<td>$</td>
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<td>Taxes</td>
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<td>Other</td>
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## Totals

### INCOME TOTAL

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<thead>
<tr>
<th>Item</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Projected Monthly Income</td>
<td>$</td>
</tr>
<tr>
<td>Actual Monthly Income</td>
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</tr>
<tr>
<td>Difference</td>
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</tbody>
</table>

### EXPENSES TOTAL

<table>
<thead>
<tr>
<th>Item</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Monthly Expenses</td>
<td>$</td>
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<tr>
<td>Actual Monthly Expenses</td>
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<tr>
<td>Difference</td>
<td>$</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Balance</td>
<td>$</td>
</tr>
<tr>
<td>Actual Balance</td>
<td>$</td>
</tr>
<tr>
<td>Difference</td>
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### SPENDING AREA

<table>
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<tbody>
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