



Spending Plan Worksheet

financialwellness.ucmerced.edu

Set up a plan for expenses, set goals, and keep your finances on track!

My Specific Goal:

Measured in:

Achievable?

Yes

Not Yet

Time-bound (date to accomplish goal by):

Creating a spending plan and establishing awareness of your finances will help you develop lifelong money management skills. Start now for a successful financial future!

Category	Monthly Amount	Semester Amount	Academic Yr Amt
Income:			
From Jobs			
From Family/ Others			
Financial Aid Check (refund from Grants, Loans, Scholarships, etc.)			
Miscellaneous Income			
Total Income:			
Expenses:			
Rent or Room & Board			
Utilities (gas/electric)			
Phone/Wifi			
Groceries			
Car Payment/Transportation			
Car Insurance			
Gas			
Entertainment			
Dining Out			
Subscriptions (ie streaming services)			
Books			
Saving or Debt Payoff			
Miscellaneous Expense			
Total Expenses:			
Net Income (Income minus Expenses)			

If your Net Income is Positive:

Congrats! **If this number is not ZERO yet**, some financially healthy things you can do with your extra cash include: borrowing less student loans, paying down credit card debt, or saving for a goal. **Contact the Financial Wellness Center** to help you make a plan to meet your goals.

If your Net Income is Negative:

Uh-oh. This means you have more money coming out of your pocket than going into it each month. Try to find additional sources of income or identify ways you can cut back on your expenses. **Contact the Financial Wellness Center** for tips to get back on track.