## What’s coming in? What is going out?

MONTH: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

# STEP 1: MONTHLY INCOME

|  |  |
| --- | --- |
| Maintenance Grant (SUSI)  | € |
| Student Support Fund | € |
| Grant  | € |
| Bursary  | € |
| Social Welfare  | € |
| Parents/Guardian | € |
| Family Contribution | € |
| Wages  | € |
| Savings | € |
| Other  | € |

## STEP 2: ESSENTIAL COSTS

|  |  |
| --- | --- |
| € | € |
| Rent/Accommodation | € |
| Utilities (Water/Gas/Electricity) | € |
| Food (At home & on campus)  | € |
| Household items | € |
| Internet | € |
| Mobile Phone | € |
| Transport | € |
| TV License | € |
| Study Costs (e.g., printing) | € |
| Toiletries | € |
| Bins | € |
| Insurance | € |
| Petrol/Diesel | € |
| Other | € |

### STEP 3: NON-ESSENTIAL

|  |  |
| --- | --- |
| Nights out | € |
| Eating out (including take away) | € |
| Clothes/Accessories | € |
| Netflix/Disney +/Spotify | € |
| Conferences | € |
| Haircuts | € |
| Other social life expenses | € |
| Sports/hobbies | € |
| Other | € |

#### STEP 4: ONE-OFF EXPENSES

|  |  |
| --- | --- |
| Holidays | € |
| Birthdays  | € |
| Christmas | € |
| Festivals | € |
| Getting something fixed  | € |
| Fees | € |
| Other | € |

##### Do the Maths??

Step 1 – Step 2 + 3 + 4 = Total Remaining