Make a **BUDGET PLAN**



Use this worksheet to see how much money you expect to spend each month. Use this information to help you plan your monthly budget. Also take a look at the average <u>costs of living in the Netherlands</u> / use Google to find out more about the living expenses in your exchange destination.

MY EXPECTED INCOME PER MONTH

Benefits (housing allowance, health care allowance, etc.)

Income from board position

Scholarship

<u>Living fee refund</u> (applicable to students dealing with immigration procedures)

Checks & money transfers

Savings

Other income

TOTAL MONTHLY INCOME

MY EXPECTED EXPENSES PER MONTH

Housing

Rent

Utilities (like electricity & gas)

Internet & cable

Other housing expenses (like waste levy)

Food

Groceries & household supplies

Meals out

Other food expenses
Travel
Public transportation & taxis
Bike maintenance
Travel insurance
City trips, travel back home
Other travel expenses
Health
Medicine
Health insurance
Doctors' appointments & eyeglasses
Other health expenses
Personal
Clothing & shoes
Laundry
Entertainment (like movies & festivals)
Liability insurance
Other personal expenses
Finance
Fees for checks & money transfers
Telephone plan or prepaid card
Immigration fee
Gym membership
Spotify & iTunes membership
Magazines/newspaper
Other financial expenses
Other
School costs (like supplies, tuition, resit costs)

TOTAL MONTHLY EXP	ENSES
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BUDGET TO SPEND OR SAVE

Income – Expenses = Budget

Maybe your income is more than your expenses. You have money left to save or spend. Maybe your expenses are more than your income. Look at your budget to find expenses to cut.