Make a **BUDGET PLAN**

Ezafino

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 EXPENSES

BUDGET TO SPEND OR SAVE

Income	-	Expenses	=	Budget
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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.