



## Winthrop University Off-Campus Living Budget Worksheet

Use this worksheet to estimate your TRUE monthly cost of living off campus. Be honest and realistic — planning ahead reduces stress later.

Student Name: \_\_\_\_\_

Semester/Year: \_\_\_\_\_

### STEP 1: Monthly Income (What Money Do You Have Coming In?)

Financial Aid Refund (per semester): \$ \_\_\_\_\_

Divide refund by months in lease (estimate monthly amount): \$ \_\_\_\_\_

Job Income (after taxes): \$ \_\_\_\_\_

Family Contribution (if applicable): \$ \_\_\_\_\_

Other Income (scholarships, stipends, etc.): \$ \_\_\_\_\_

Estimated Total Monthly Income: \$ \_\_\_\_\_

### STEP 2: Fixed Housing Costs (Must Pay Every Month)

Rent: \$ \_\_\_\_\_

Parking: \$ \_\_\_\_\_

Renter's Insurance: \$ \_\_\_\_\_

Electricity: \$ \_\_\_\_\_

Water/Sewer: \$ \_\_\_\_\_

Trash: \$ \_\_\_\_\_

Internet: \$ \_\_\_\_\_

Other Required Fees: \$ \_\_\_\_\_

Total Fixed Monthly Housing Costs: \$ \_\_\_\_\_



### **STEP 3: Living Expenses (Often Underestimated)**

Groceries: \$\_\_\_\_\_

Dining Out/Coffee: \$\_\_\_\_\_

Transportation (gas, rideshare, bus): \$\_\_\_\_\_

Car Payment/Insurance (if applicable): \$\_\_\_\_\_

Phone: \$\_\_\_\_\_

Subscriptions (streaming, apps, etc.): \$\_\_\_\_\_

Personal Care/Household Supplies: \$\_\_\_\_\_

Entertainment/Social: \$\_\_\_\_\_

Total Monthly Living Expenses: \$\_\_\_\_\_

### **STEP 4: One-Time Move-In Costs (Upfront Expenses)**

Security Deposit: \$\_\_\_\_\_

Application Fee: \$\_\_\_\_\_

Administrative Fee: \$\_\_\_\_\_

First Month's Rent: \$\_\_\_\_\_

Furniture/Household Items: \$\_\_\_\_\_

Utility Set-Up Fees: \$\_\_\_\_\_

Total Estimated Move-In Costs: \$\_\_\_\_\_

### **STEP 5: Emergency Planning**

Experts recommend setting aside at least one month of expenses in case of emergency.

Recommended Emergency Savings Goal: \$\_\_\_\_\_

Current Savings Available: \$\_\_\_\_\_



**STEP 6: Reality Check**

Total Monthly Income: \$\_\_\_\_\_

Total Monthly Expenses (Housing + Living): \$\_\_\_\_\_

Difference (Income - Expenses): \$\_\_\_\_\_

If this number is negative, adjustments are needed before signing a lease.

Notes & Adjustments:

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