FUTURE FINANCE HUB

EMPOWERING THE NEXT GENERATION THROUGH FINANCIAL LITERACY

College Budget Planner

Plan your college costs, manage your money, and graduate without unnecessary debt.

What's Inside

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- Reflection & Next Steps

Designed for High School Students | Printable & Fillable

How to Use This Planner

This planner helps you understand the true cost of college, create a realistic budget, and develop a savings strategy so you can graduate with less debt and more confidence.

1 Step 1: Research Costs

Look up tuition, room & board, books, and fees for your target schools.

2 Step 2: Build Your Budget

Map out monthly income sources and expenses for each semester.

3 Step 3: Plan Your Savings

Calculate how much to save now to reduce future borrowing.

4 Step 4: Review & Adjust

Each semester, compare actual vs. planned spending and adapt.

💡 Pro Tip

Apply to at least 5-10 scholarships per semester. Even small awards ($500-$1,000) add up significantly over 4 years.

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College Cost Breakdown

Research and compare costs for your top college choices. Understanding the full picture helps you plan smarter.

Cost Category	School 1	School 2	School 3
Tuition & Fees	$_____	$_____	$_____
Room & Board	$_____	$_____	$_____
Books/Supplies	$_____	$_____	$_____
Transportation	$_____	$_____	$_____
Personal Expenses	$_____	$_____	$_____
Technology/Laptop	$_____	$_____	$_____
Health Insurance	$_____	$_____	$_____
Meal Plan	$_____	$_____	$_____
Entertainment	$_____	$_____	$_____
Emergency Fund	$_____	$_____	$_____
TOTAL (Annual)	$_____	$_____	$_____
TOTAL (4 Years)	$_____	$_____	$_____

Pro Tip

Use each school's Net Price Calculator (found on their financial aid page) to get a personalized estimate of your actual costs after aid.

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Monthly Planner

Track your monthly income and expenses during each semester. Fill in actual amounts as you go.

Monthly Income

Source	Amount	Notes
Part-time Job	$_____	_____
Financial Aid/Loans	$_____	_____
Family Support	$_____	_____
Scholarships/Grants	$_____	_____
Other Income	$_____	_____
TOTAL INCOME	$_____	

Monthly Expenses

Category	Budgeted	Actual	Difference
Rent/Housing	$_____	$_____	$_____
Food/Groceries	$_____	$_____	$_____
Transportation	$_____	$_____	$_____
Phone/Internet	$_____	$_____	$_____
Entertainment	$_____	$_____	$_____
Clothing	$_____	$_____	$_____
School Supplies	$_____	$_____	$_____
Subscriptions	$_____	$_____	$_____
Savings	$_____	$_____	$_____
Other	$_____	$_____	$_____
TOTAL EXPENSES	$_____	$_____	$_____

NET BALANCE (Income - Expenses): $_____

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Semester Overview

Compare your planned vs. actual spending across semesters to identify patterns and improve your budgeting.

Semester 1: _____

Category	Planned	Actual	Difference
Tuition & Fees	$_____	$_____	$_____
Housing	$_____	$_____	$_____
Food/Meal Plan	$_____	$_____	$_____
Books/Supplies	$_____	$_____	$_____
Transportation	$_____	$_____	$_____
Personal	$_____	$_____	$_____
TOTAL	$_____	$_____	$_____

Semester 2: _____

Category	Planned	Actual	Difference
Tuition & Fees	$_____	$_____	$_____
Housing	$_____	$_____	$_____
Food/Meal Plan	$_____	$_____	$_____
Books/Supplies	$_____	$_____	$_____
Transportation	$_____	$_____	$_____
Personal	$_____	$_____	$_____
TOTAL	$_____	$_____	$_____

Annual Summary

Total Planned: $_____ Total Actual: $_____ Net Difference: $_____

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Savings Plan

Set aside money each month toward your goals. Even small amounts add up over a semester.

My Savings Goals

Goal	Target	Monthly	Progress
Emergency Fund	$_____	$_____	$____ / $____
Spring Break Trip	$_____	$_____	$____ / $____
New Laptop	$_____	$_____	$____ / $____
Textbooks Next	$_____	$_____	$____ / $____
Summer Plans	$_____	$_____	$____ / $____

Monthly Savings Log

Month	Saved	Running Total	Notes
September	$_____	$_____	_____
October	$_____	$_____	_____
November	$_____	$_____	_____
December	$_____	$_____	_____
January	$_____	$_____	_____
February	$_____	$_____	_____
March	$_____	$_____	_____
April	$_____	$_____	_____
May	$_____	$_____	_____
June	$_____	$_____	_____
TOTAL SAVED	$_____		

Reflection & Next Steps

Take a moment to reflect on your spending habits this semester and plan improvements for next time.

Semester Reflection

1. What was my biggest unexpected expense this semester?

2. Where did I overspend the most compared to my plan?

3. What spending habit am I most proud of?

4. What would I do differently next semester?

5. Did I meet my savings goals? Why or why not?

Goals for Next Semester

1.

2.

3.

"A budget is telling your money where to go instead of wondering where it went."
-Dave Ramsey

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