

NOTES

BUDGET BUDDY FOR STUDENTS

NATIONAL FINANCIAL LITERACY PROGRAMME

It's Your Money... Know it to Grow it!

LIMIT PHONE USAGE

Limit your cellular phone usage - Limiting cellular phone use to only important calls is one of the ways in which you can save money. Take advantage also of special offers where available. This should help to reduce your phone expenses.



Visit our website for Financial Tools

www.national-financial-literacy.org.tt

Students' Budget Buddy



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INCOME		ACTUAL AMOUNT	MONTHLY EXPENSES		ACTUAL AMOUNT
Allowance			Savings		
Part-time Employment			Lunch (Including Snacks)		
Savings			Transportation		
Other Income			School Supplies		
			Lessons (academic pan ,piano, guitar etc)		
			Clothes/Shoes		
			Toiletries (personal hygiene etc)		
			Entertainment (Books, video games)		
			Social Activities (liming, party, movies etc)		
Total Income			Stationery		
			Phone (Prepaid Cards)		
			Other Expenses		
			MONTHLY EXPENSES SUB-TOTAL		

SUMMARY OF INCOME AND EXPENSES

BUDGET ITEM	TOTAL
Income \$ +	
Less Expenses \$ -	
Money Saved \$ +	
Money Needed \$ -	

**Pay yourself first or second
NOT LAST!!**