**Budgeting**

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Whether your students have been the CFO of their family for years or this is their first time managing their own money, college can often be a time when anyone struggles with budgeting. Use these tools to help students proactively plan a budget, track their daily expenses, or gradually pay off a bill or other debt.

**Personal Budgeting Meeting**

For students who need some hands-on help planning and budgeting, a personal budgeting meeting can be a great place to start. Use the conversation guide to discuss habits and set goals. You can set the student up with a budget using the template below or any of the additional online resources on the right-hand side of this page.

[**Cover Sheet (For Advisors)**](https://tbl500amory.sharepoint.com/:w:/s/SuccessProgramCurriculum/ETdiUasHUfNClKFnz0EPcFQBjH-N0tKESZnR_c79nEQ_ag?e=l8MeV0)

[**Personal Budget Handout**](https://tbl500amory.sharepoint.com/:b:/s/SuccessProgramCurriculum/EbSm3T3cm0ZCpzqsYu8ODxIBZI5zsBh9zLwwSz87V7_NLg?e=hgZ1SD)

[**Budgeting Spreadsheet (NY)**](https://tbl500amory.sharepoint.com/:x:/s/SuccessProgramCurriculum/EcfGcVMFYk1CloK73DcpqRcBNfMsOdeDt24l-rL7KrNjfQ?e=0SQJC1)

**Popular Online Resources/Apps**

Excel spreadsheet not doing it for you? Here are a number **free online**resources your students can use for budgeting.

[**Mint**](https://www.mint.com/)

[**YNAB**](https://www.youneedabudget.com/college/)

[**EveryDollar**](https://www.everydollar.com/)

[**PocketGuard**](https://pocketguard.com/)