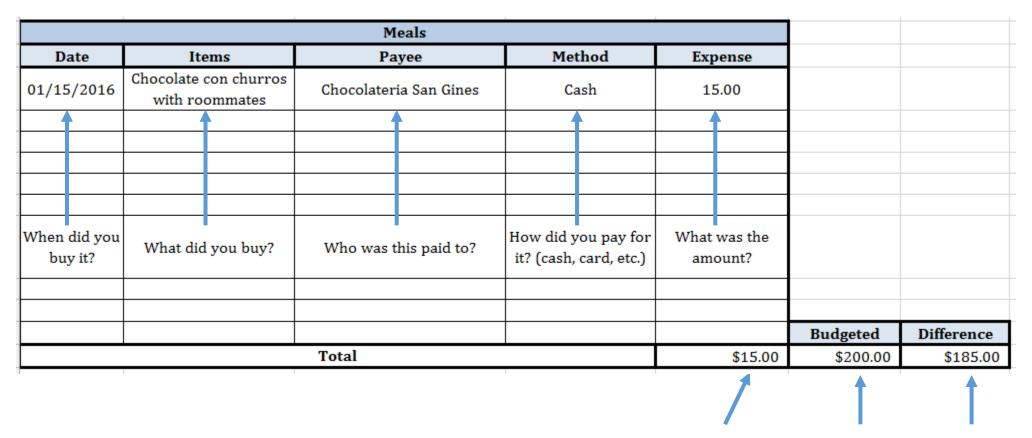
Instructions

- While studying abroad, add your monthly expenses (budgeted and actual) for each category:
 - Bills (housing, utilities, credit card, cell phone, internet, etc.)
 - Meals
 - Local Transportation
 - Independent Travel Expenses (transport, meals, accommodation, activities, visas)
 - Local Health Insurance, Medicine
 - Toiletries
 - Personal Expenses (shopping, souvenirs, entertainment, laundry, personal items, misc.)
 - Emergency Funds
- If desired, adapt the budget tool to your current expenses to learn how to live within a budget while you plan ahead for savings.
- Use the "Independent Travel" sheet to budget for weekend trips.

Example Budget - Bills

Bills (housing, utilities, credit card, cell phone, internet, etc.)									
Due Date	e Date Bill Payee			Payment Method	Expense	Budgeted	Difference		
01/01/2016	01/2016 January rent Landlord			Check	450.00	500.00	50.00		
01/25/2016	/25/2016 Cell phone bill Vodafone			Credit card	25.00	30.00	5.00		
							0.00		
Before the start of the month, add in your budgeted expenses for each bill. As the month progresses, add the actual							0.00		
							0.00		
				———			0.00		
							0.00		
expenses for each bill.				—————————————————————————————————————			0.00		
The difference is automatically calculated							0.00		
				—————————————————————————————————————			0.00		
							0.00		
_ (budgeted amount minus actual expenses).							0.00		
							0.00		
							0.00		
							0.00		
							0.00		
							0.00		
							0.00		
Total					\$475.00	\$530.00	\$55.00		
							1		

Example Budget – Other Categories



This total is automatically calculated based on the sum of expenses.

Write your monthly budgeted amount for this category.

The difference is automatically calculated (budgeted amount minus actual expenses).

Monthly Review

Monthly Review							
Category	Budgeted	Actual	Difference				
Bills	893.00	770.00	123.00				
Meals	150.00	175.00	(25.00)				
Local Transportation	100.00	93.00	7.00				
Independent Travel Expenses	500.00	619.00	(119.00)				
Local Health Insurance, Medicine	100.00	50.00	50.00				
Toiletries	30.00	25.00	5.00				
Personal Expenses	100.00	86.00	14.00				
Emergency Funds	200.00	209.00	(9.00)				
Total	\$2,073.00	\$2,027.00	\$46.00				

The bottom of each month's spreadsheet has a summary of your actual and budgeted expenses. Numbers are shown in red when you exceed your budgeted amount.

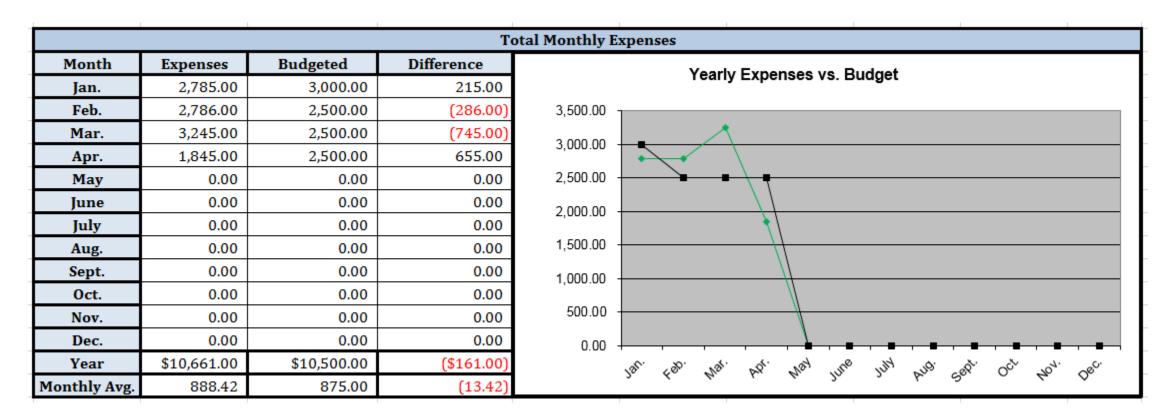
These are automatically calculated based on your log of expenses for each category.

Annual Summary

Study Abroad Budget										
Monthly Expenses										
Month	Bills (housing, utilities, credit card, cell phone, internet, etc.)	Meals	Local Transportation	Independent Travel Expenses (transport, meals, accommodation, activities, visas)	Local Health Insurance, Medicine	Toiletries	Personal Expenses (shopping, souvenirs, entertainment, laundry, personal items, misc.)	Emergency Funds	Total	Month
Jan.	515.00	25.00	30.00	700.00	25.00	15.00	50.00	20.00	1,380.00	Jan.
Feb.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Feb.
Mar.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Mar.
Apr.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Apr.
May	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	May
June	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	June
July	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	July
Aug.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Aug.
Sept.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Sept.
Oct.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Oct.
Nov.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Nov.
Dec.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Dec.
Year	\$515.00	\$25.00	\$30.00	\$700.00	\$25.00	\$15.00	\$50.00	\$20.00	\$1,380.00	Year

Monthly expenses are automatically calculated based on each month's spreadsheet.

Annual Summary



The annual summaries and charts automatically update for each month to show you the difference between your actual and budgeted expenses.

Numbers are shown in red when you exceed your budgeted amount.