

Monthly budget planning

MONTH

*EXAMPLE SCENARIO: THE STUDENT LIVES IN STUDENT HOUSING IN AARHUS

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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INCOME

DATE	DESCRIPTION	AMOUNT AFTER TAX
31. august 2025	SU	5.400 kr.
24. august 2025	Student job	5.000 kr.
1. september 2025	Housing benefits	861 kr.
One-time amount	Gift from grandmother	250 kr.
TOTAL:		11.511 kr.

EXPENSES

DATE	DESCRIPTION	AMOUNT
1. september 2025	Rent	5.650 kr.
1. september 2025	Water and heating	450 kr.
1. september 2025	Home contents insurance	0 kr.
1. september 2025	Travel insurance	54 kr.
1. september 2025	Personal insurance	74 kr.
1. september 2025	Food budget	1.350 kr.
1. september 2025	Mobile subscription + internet + streaming	600 kr.
1. september 2025	Travel card	350 kr.
1. september 2025	Study books	125 kr.
1. september 2025	Savings	500 kr.
TOTAL:		9.135 kr.

SUMMARY

TOTAL INCOME	TOTAL EXPENSES	AMOUNT FOR UNEXPECTED EXPENSES AND FUN
11.511 kr.	9.135 kr.	2.376 kr.

NOTES

- Check if I can get cheaper internet or if I can save on a travel card (use the bike instead).
- Is the food budget too high?
- Currently looking for cheaper housing.
- Study books are a variable expense—expect to earn the money back to some extent.

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INCOME

DATE	DESCRIPTION	AMOUNT AFTER TAX
TOTAL:		

EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL:		

SUMMARY

TOTAL INCOME	TOTAL EXPENSES	AMOUNT FOR UNEXPECTED EXPENSES AND FUN

NOTES