DIAMOND CO.

First-Year Grad Budget Tracker Spreadsheet

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# Grad Student Budget Planner: Free Excel/Google Sheets Template

## Overview
Track your graduate school finances with this **free, formula-driven** spreadsheet. Monitor stipends, expenses, and savings goals with **automated calculations** and **visual reports**.

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## Key Features

### 1. Income Tracking (Annual Calculations)
**TA/RA Stipend Calculator**
- Monthly stipend amount: $_____
- Number of months per year: _____
- Annual stipend: `=A2*B2`
- Monthly stipend: `=C2/12`

**Fellowship/Salary Tracker**
- Fellowship amount: $_____
- Frequency (monthly/annual): _____
- Annual fellowship: `=IF(D2="monthly", E2*12, E2)`

**Part-Time Job Income**
- Hourly wage: $_____
- Hours per week: _____
- Weeks per year: _____
- Annual income: `=F2*G2*H2`

**Other Income Sources**
| Source: _____ | Amount: $_____ | Frequency: _____ |
| Source: _____ | Amount: $_____ | Frequency: _____ |

**Total Annual Income**
`=SUM(C2, F2, I2, K2)`

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### 2. Expense Categories (Monthly)
**Housing**
- Rent/Mortgage: $_____
- Utilities: $_____
- Maintenance: $_____
- Total Housing: `=SUM(M2, N2, O2)`

**Food**
- Groceries: $_____
- Dining Out: $_____
- Total Food: `=SUM(Q2, R2)`
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**Transportation**
- Gas: $_____
- Public Transit: $_____
- Parking: $_____
- Total Transportation: `=SUM(T2, U2, V2)`

**Health Insurance**
- Monthly premium: $_____

**Books/School Supplies**
- Estimated annual cost: $_____
- Monthly allocation: `=X2/12`

**Personal Expenses**
- Entertainment: $_____
- Gym Membership: $_____
- Subscriptions: $_____
- Total Personal: `=SUM(AA2, AB2, AC2)`

**Miscellaneous**
- Description: _____ | Amount: $_____
- Description: _____ | Amount: $_____

**Total Monthly Expenses**
- `=SUM(P2, S2, W2, Y2, Z2, AE2)`

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## 3. Budgeting Tools
**Monthly/Quarterly Breakdowns**
- Income: `=Total Annual Income/12`
- Expenses: `=Total Monthly Expenses`
- Savings: `=AE2 - AG2`

**Savings Goal Tracker**
- Emergency Fund Goal: $_____
- Current Savings: $_____
- Progress: `=AH2/AI2*100%`

**Debt Repayment Calculator**
- Monthly payment: $_____
- Interest rate: _____%
- Loan term (months): _____
- Total interest paid: `=AJ2*AK2*AL2`

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## 4. Visualization
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- **Income vs. Expenses Pie Chart**
  - Automatically generated from totals
  - Customizable colors and labels

- **Trend Analysis Over Time**
  - Monthly income/expense history
  - Savings growth chart

- **Customizable Reports**
  - Printable summary
  - Email-ready financial snapshot

Technical Specifications
- **File Format**: Excel (.xlsx) and Google Sheets version
- **Security**: Password-protected "Income" and "Savings" tabs
- **Compatibility**: Works with Excel 2016+ and Google Sheets
- **Templates**: Pre-filled with common grad student expenses

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How to Use This Template
1. **Download**: Click the button below to get your copy.
2. **Fill in Income**: Enter all sources (stipend, jobs, scholarships).
3. **Track Expenses**: Update monthly spending in the "Expense Categories" tab.
4. **Review Reports**: Use the "Visualization" tab for charts and summaries.

Sample Data Preview
Month 1 Example:
- **Income**: $2,000 stipend, $500 part-time job
- **Expenses**: $1,200 rent, $300 groceries, $100 subscriptions
- **Savings**: $200 (calculated automatically)

Limitations
- **Manual entry required** for irregular income (e.g., one-time grants).
- **Customization limited** to pre-defined categories. Advanced users may edit formulas at their own risk.
- **No cloud sync**: Download once; no account needed. Email required only for updates.

FAQ Section
Q: How do I use the stipend calculator?
A: Enter your monthly stipend amount and number of months. The spreadsheet will calculate

annual and monthly totals.

Q: Can I track part-time job income?
A: Yes! Add your hourly wage, hours per week, and weeks per year to the "Part-time Job Income" section.

Q: What if my expenses change?
A: Update the "Expense Categories" tab monthly to reflect your actual spending.

Q: How do I share my budget with my advisor?
A: Use the "Customizable Reports" tab to generate a printable or email-ready summary.

Q: What if I have additional income sources?
A: Use the "Other Income Sources" section to add any additional income streams.

Q: How accurate are the savings calculations?
A: The savings calculations are based on your inputted values. For precise tracking, update your current savings monthly.

Q: Can I use this for international students?
A: Yes, but be sure to adjust currency and tax considerations as needed for your country.

Q: What if I don't have health insurance?
A: Leave the "Health Insurance" field blank or enter $0 if you don't have coverage.

Q: How do I track my scholarship money?
A: Add your scholarship amount to the "Fellowship/Salary Tracker" section with the appropriate frequency.

Q: What if I need to track multiple loans?
A: Use the "Debt Repayment Calculator" section for each loan, or create additional rows in the same section.

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