# First-Month Budget Planner

Plan your income, one-time setup costs, and monthly expenses for your first month abroad

How to use this planner: fill in your expected income and every cost you can anticipate, in your target country's currency. First months are usually more expensive than later ones because of one-time setup costs — budget generously and keep a buffer.

## 1. Income & Funds Available

| Source | Amount |
|---|---|
| Savings brought with you | |
| First salary / stipend (if paid within the month) | |
| Family support / loan disbursement | |
| Other income | |
| **Total Income Available** | |

## 2. One-Time Setup Costs

| Item | Amount |
|---|---|
| Flight / travel cost (if not already paid) | |
| Visa & immigration fees | |
| Security deposit for accommodation | |
| First month's rent | |
| Local SIM card / phone setup | |
| Basic furniture / kitchen essentials | |
| Bedding, towels & essentials | |
| Local transport card / bicycle | |
| Winter clothing / weather-specific gear | |
| Bank account opening / initial deposit | |
| **Total Setup Costs** | |

## 3. Monthly Recurring Expenses

| Item | Amount |
|---|---|
| Rent / housing | |
| Utilities (electricity, water, gas, internet) | |
| Groceries & household supplies | |
| Mobile phone plan | |
| Public transport / fuel | |
| Health insurance premium (if separate) | |
| Dining out / takeaway | |
| Loan / EMI payments (if any) | |
| Remittance sent home | |
| Entertainment & social | |
| Subscriptions (streaming, gym, etc.) | |
| Emergency buffer (10–15% of total) | |
| Miscellaneous | |
| **Total Monthly Expenses** | |

## 4. Quick Summary

| | Amount |
|---|---|
| Total Income Available | |
| Total Setup Costs (one-time) | |
| Total Monthly Expenses | |
| Remaining Balance | |

## 5. Money-Saving Tips for Your First Month

• Wait a week or two before buying furniture — check local secondhand groups, marketplaces, and outgoing-student swaps first.

• Cook at home as much as possible in the first few weeks while you learn where the affordable grocery stores are.

• Use a fee-free or low-fee international card for the first month rather than converting large amounts of cash.

• Ask your university, employer, or community group about starter kits, discounted transit passes, or welcome grants.

• Track every expense for the first 30 days — first-month spending patterns are the best guide for your ongoing budget.

• Keep receipts for big purchases (deposits, electronics) in case you need them for reimbursement or resale later.

## 6. Weekly Spend Tracker

| Week | Housing/Setup | Food | Transport | Other | Total |
|---|---|---|---|---|---|
| Week 1 | | | | | |
| Week 2 | | | | | |
| Week 3 | | | | | |
| Week 4 | | | | | |

*Note: All figures should be entered in your destination country's currency. Revisit this planner at the end of month one and adjust it into your ongoing monthly budget.*