

### Student Loan Budget Worksheet

College Costs	Student Semester Budget
Tuition & Fees	
Books	
Supplies	
Miscellaneous	
Equipment	
Total College Costs	
Income	Student Monthly Budget
Employment	
Grants	
Scholarships	
Work-Study Income	
College Savings Plan	
Miscellaneous	
Total Income	
Expenses	Student Monthly Budget
Housing	
Utilities	
Phone	
Food	
Emergency	
Day Care	
Car Expenses	
Miscellaneous	
Total Expenses	

If you pay some bills multiple months in advance, divide total payment by months paid to get the average monthly payment. For example, \$450 ÷ 6 months = \$75 per month

**A. Calculate Net Income**

Income – College Costs – Expenses = Net Income

\$  .00

**B. Multiply**

Number of Months in a semester × Net Income

Add the Net Income together for each semester you are applying for.

Fall 2021 (4 Months)      \$  .00

Spring 2022 (5 Months)      \$  .00

**C. Do you have enough to cover your expenses?**

Yes       No

**D. If you answered No, how much do you need for the semester?**

Fall 2021      \$  .00

Spring 2022      \$  .00

It can be helpful to use the total amount needed as the loan amount you want to request. Loan disbursements begins after the last day to drop a class with a refund; to begin no earlier than mid-semester. If you have any questions, please contact us by phone, email, or visit the Financial Aid Office.