

Identifying Your Income

Monthly Income Sources	Expected Income Per Month
After-tax wages from a job or work-study program	\$
Financial help from family	\$
Financial aid/grants/scholarships paid directly to you	\$
Withdrawals from savings	\$
Other: child support	\$
Other: public assistance	\$
Other: gifts	\$
Other:	\$
Other:	\$
Total Monthly Income	\$

Things to think about:

- Don't include any financial aid that pays for direct college expenses such as tuition, books, and room and board.
- If your financial aid exceeds your direct college expense, don't be tempted to spend "extra" money. Instead, request that the money be applied toward the costs of your next quarter's or semester's college expenses.
- If you receive any money in a lump-sum payment at the beginning of each quarter or semester, divide the total amount by the number of months it must last.

Monthly Expenses Worksheet

Monthly Expenses	Actual Cost Per Month
Savings ¹	\$
Tuition, fees, and other expenses not covered by financial aid ²	\$
Textbooks and school supplies	\$
Transportation: Auto (<i>car payments, gas, insurance, maintenance, parking fees, etc.</i>)	\$
Transportation: Other (<i>bus or train tokens or passes, carpooling fund, etc.</i>)	\$
Insurance (<i>car, renters/homeowners, health, life</i>)	\$
Housing (<i>rent, mortgage, dorm if living on campus</i>)	\$
Food (<i>groceries or meal plan</i>)	\$
Utilities (<i>heat, water, electricity</i>)	\$
Telephone and/or cell phone	\$
Cable	\$
Snacks, dining out	\$
Childcare	\$
Loans and credit-card payments	\$
Personal (<i>haircuts, clothing, makeup, etc.</i>)	\$
Entertainment (<i>movies, concerts, CDs, DVDs, etc.</i>)	\$
Computer and Internet access	\$
Medical	\$
Other	\$
Other	\$
Total Monthly Expenses	\$