



**BUDGET WORKSHEET**

Use this worksheet to estimate your finances after graduation.

Expected Starting Salary

Net Income (less taxes, FICA)

**TOTAL MONTHLY INCOME**

Expenses

**1. Housing/Maintenance**

Rent/Mortgage

Utilities

Furniture/Appliances

*Total*

**2. Transportation**

Car payment

Insurance, Gas, Repairs

*Total*

**3. Food**

Groceries

Restaurants/Lunch/Snacks

*Total*

**4. Clothing**

Work

Leisure

*Total*

**5. Medical (Doctors, Dentists, Insurance)**

**6. Personal**

**7. Emergency (6%) of gross**

**TOTAL MONTHLY EXPENSES**

**BALANCE REMAINING**

**TOTAL LOAN PAYMENTS**

**MONTHLY REPAYMENT WORKSHEET**

Use this worksheet to estimate your monthly loan payments using the total amount of the loans you project on the "Loan Amounts per Academic Year" table.

Interest Rate	Repayment Factor*	x Loan Amount	= Monthly Payment
7%	0.0116108		
8%	0.0121328		
9%	0.0126676		
10%	0.0132153		
11%	0.0137753		
12%	0.0143473		
13%	0.0149313		
14%	0.0155266		
<b>TOTAL</b>			

**LOAN AMOUNTS PER ACADEMIC YEAR**

Use the following table to estimate total amounts you will borrow.

	UNDERGRAD	FDSL	FDUSL	FDPLUS	FED PERKINS	OTHER
Year 1						
Year 2						
Year 3						
Year 4						
Year 5						
<b>GRAD</b>						
Year 1						
Year 2						
Year 3						
Year 4						
Year 5						
<b>TOTAL</b>						