## **Budget Worksheet**

This budget worksheet was developed to assist you with deciding the amount of financial aid you may need to meet your educational costs for the academic year and will provide you with a more practical approach to budgeting your education. By developing a budget, you can make sure you minimize any debt and reduce your stress, which will allow you to concentrate more on your studies.

Category	Projected Expenses	Monthly Average
Room	Rent/Mortgage	
	Utilities	
	Phone: Local/Long Distance	
	Cell Phone/Internet	
Food	Groceries	
	Dining Out/Snacks	
Transportation	Car Payment	
	Insurance	
	Gas	
	Repairs/Maintenance/Registration	
	Air Fare, Car rental, etc.	
Medical	Insurance Premium	
	Out-of-Pocket/Co-pay	
Personal	Clothing	
	Beauty/Grooming	
	Fitness	
	Laundry	
	Gifts	
	Entertainment	
Debt Payments	Credit Card	
	Credit Card	
	Other	
Miscellaneous	Life Insurance	
	Savings/Investing	
	Other	
Subtotal Monthly Expenses		
# of months in your academic year/program		
Total expenses for academic year		
Required School Expenses	Tuition & Fees	
	Books & Supplies	
	Other	
Subtotal Required Expenses		
Total Loop Amount Needed		
Total Loan Amount Needed (Reduce if you have \$ to contribute)		
(Neduce ii you nave a to continbute)		

NOTE: If you borrow less than the posted cost of attendance for your respective program, you will have remaining eligibility that you can access throughout the academic year for emergencies and additional school related expenses. Be mindful that 1) your loan request can never exceed your Noorda-COM Cost of Attendance, and 2) when you do request additional funds this will require your lender to run another credit report.