## Estimated Education and Living Expenses for semester

**Fixed Costs** (based on Tuition Calculator)

- $_________

  [www.BHSU.edu/PayforCollege](http://www.BHSU.edu/PayforCollege), Tuition and Fees

  - be sure to select living arrangements, and meal plan choices, even if off campus

**Total Expenses:** $_________ (a)

### Estimated Financial Resources for semester

**Financial Aid Accepted**

- Grants $_________
- Scholarships $_________
- Loans $_________

**Work-study***

**Other Resources, i.e. savings, summer earnings, etc.** $_________

**Total Resources** $_________ (b)

### Variable Costs

- Books & supplies ($600 estimate) $_________

### Costs of Living Off Campus

- Rent $_________
- Food $_________
- Utilities $_________
- Transportation $_________
- Medical $_________
- Child Care $_________
- Other $_________

## Semester Summary

**Total Expenses** $_______ (a)

**Total Resources** $_______ (b)

**Balance Due** $_______ (c)

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Consider the following questions:

- Do I need to accept all of the Financial Aid I have been awarded? Remember that loans have to be repaid.
- Are there areas where I can reduce my expenses?
- Do I need to work over the summer and save money to help with school expenses? We recommend students bring $400-$600 with them to purchase books and meet other start-up expenses.
- Do I need to get a job during the academic year?
- How much have I already borrowed? Students who have previously borrowed loans may view their loan information at [www.nslds.ed.gov](http://www.nslds.ed.gov). (You will need your Federal Student Aid ID to log in.)