

## BUDGET FOR COLLEGE PER SEMESTER

### For Undergraduate/Graduate Students

This resource guide is intended to help students and families financially plan for college expenses. For the best results, we recommend using Adobe Acrobat Reader when completing Page 2.

#### A. Estimated Financial Resources

Your financial resources can include cash, savings, grants, loans, scholarships and other money sources.

**Financial Aid:** locate your current/provisional award offers on your *Student Center* > *View Financial Aid link* > *select the applicable school year*. Awards are offered based on full-time enrollment (12+ units for undergraduate and 8+ for

- **Grants/Scholarships: funds that the student does not need to pay back.** Awards include but not limited to Pell Grant, Cal Grant, State University Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Education Opportunity Program (EOP), Middle Class Scholarship, etc. *If offered Federal Work-Study, you will exclude in your calculation since this award is earned through student employment.*
- **Student/Parent Loans: are borrowed funds that require repayment.** Loans include the Subsidized, Unsubsidized, Parent/Grad Plus, and private student loans.

#### B. Estimated School Expenses

School expenses can be a combination of indirect and direct costs. All students pay the basic system wide tuition based on student level and mandatory campus fees

**Direct Costs:** will be your tuition, mandatory campus fees, and housing expenses.

- **[View Sac State's current registrations fees](https://www.csus.edu/administration-business-affairs/bursar/tuition-living-costs.html)** (<https://www.csus.edu/administration-business-affairs/bursar/tuition-living-costs.html>)
- **[View Sac State's on campus housing fees](https://www.csus.edu/student-life/housing/apply-costs.html#housing-meal-costs)** (<https://www.csus.edu/student-life/housing/apply-costs.html#housing-meal-costs>).

**Indirect Costs:** include but not limited to books, supplies, parking permit, books, and etc.

- **[View Sac State's current parking fees](https://www.csus.edu/parking-transportation/parking/permit-pricing.html)** (<https://www.csus.edu/parking-transportation/parking/permit-pricing.html>).

#### C. Estimated Financial Calculation

It's important to understand how financial resources are calculated towards school expenses each semester. The calculation consists of taking the "Total Estimated Financial Resources" and subtracting it from the "Total Estimated School Expenses" to determine if there will be an estimated refund or amount owed.

- **Calculation: Total Estimated Financial Resources – Total Estimated School Expenses**
  - (If your total is a Positive Number = estimated refund amount)
  - (If your total is a Negative Number = estimated amount owed)

## BUDGET SHEET PER SEMESTER

For the best results, we recommend downloading the form and using Adobe Acrobat Reader.

### A. Estimated Financial Resources

Identify financial resources you anticipate to use to pay for school (e.g., savings, financial aid, loans, etc.). If you are a financial aid student, you are encouraged to use your provisional financial aid award letter to input your amounts in Number 2. Provisional financial aid awards are based on full-time enrollment (12+ Undergraduate and 8+ Graduates). *For areas that do not apply, input "0."* See details on Page 1.

1. Input your personal contributions (cash, savings): \_\_\_\_\_
2. Input your accepted aid (grants, loans, scholarships): \_\_\_\_\_
3. Input your Parent/Grad PLUS Loan: \_\_\_\_\_

→ **Total Estimated Financial Resources:** \_\_\_\_\_

### B. Estimated School Expenses

Identify school expenses that you may incur such as registration, housing, meal, parking, books, etc. for the semester. *For areas that do not apply, input "0."* See details on Page 1.

- **Undergraduate:** \$4,507 (from 12+ units) **or** \$3,151 (from 1-6 units)
- **Credential:** \$5,026 (from 12+ units) **or** \$3,454 (from 1-6 units)
- **Post-baccalaureate:** \$3,622 (from 12+ units) **or** \$5,314 (from 1-6 units)

1. Input your registration fees (tuition & campus mandatory fees): \_\_\_\_\_
2. Input on-campus housing fees: \_\_\_\_\_
3. Input on-campus meal plan: \_\_\_\_\_
4. Input other expenses (parking permit, books, etc.): \_\_\_\_\_

→ **Total Estimated School Expenses:** \_\_\_\_\_

### C. Calculation of Financial Resources & School Expenses

This section will **auto-fill** based the amounts reported in Section A and B. Adjust the values in the previous sections as needed.

1. Total Estimated Financial Resources: \_\_\_\_\_
2. Total Estimated School Expenses: \_\_\_\_\_

→ **Total Refund or Amount Owed:** \_\_\_\_\_

(If your total is a Positive Number = estimated refund amount)

(If your total is a **Negative Number** = estimated amount owed)