**STEP: 1**

List Resources from your FinAid Award

**GRANTS & SCHOLARSHIPS for the YEAR:**

- Pell Grant: $ ____________
- Fed Supp Ed Opp Grant: $ ____________
- Cal Grant B Stipend*/Access: $ ____________
- Cal Grant or State University Grant/SUG: $ ____________
- Ed Opportunity Grant/EOPG: $ ____________
- Other Grants: $ ____________
- Scholarships: $ ____________

**TOTAL RESOURCES for YEAR =** $ ____________

* No Cal Grant B Stipend? Google ‘webgrants4students’ to check.

**STEP: 2**

Bills owed to SSU for the Year

1. **FEES for the year 2015-16 =** $7,330

   If you are living on campus then refer to type and cost from handout.

2. **DORM with Meal Plan**

   + add both figures

   ($9,886 - $14,688 based on room)

   **TOTAL OWED TO SSU for YEAR =** $ ____________

**STEP: 3**

Compare difference for your yearly budget:

**TOTAL RESOURCES for YEAR =** Box 1 = $ ____________

**TOTAL OWED TO SSU for YEAR =** Box 2 = $ ____________

Subtract amount of Box 1 from Box 2. This is the need or will have left over.

$ ____________

**BOX 3**

**STEP: 4**

Divide BOX 3 Total amount by 2 to see how much $ per semester you are working with.

$ ____________ ÷ 2 semester = $ ____________

**BOX 4**

**BOX 3 amount**

The following amounts are counted as payment already made on your 1st semester bill if applicable, if not leave blank.

- Subtract your ERD (Reg Deposit) = $ ____________
- Subtract your Dorm down-payment = $ ____________

**1st Semester Budget =** $ ____________

-Money is due from you or sent to you 2 times a year.

-Will you need to consider some loan to cover SSU bills?

**Other Expenses for Semester:**

The estimates above refer only to what you owe SSU living on campus. It does NOT include books, clothing, entertainment, car expenses, medical, cell phones, travel, personal, toiletries, etc.

For students living off campus, it does NOT include rent, food, utilities, commute expenses.

**Some Budget Tips**

- **BOOKS**

   Try to bring $400-$600 for Fall books from your summer job or savings. Share or rent books, ask faculty to put reserve copy in library.

   Will you need to consider a loan to cover the above “other” expenses? Do not rush into loans before Bridge. Apply for a loan only if necessary after you learn more. Will you need to consider a loan to cover the above “other” expenses? Do not rush into loans before Bridge. Apply for a loan only if necessary after you learn more.

Most EOP students keep costs low by cutting items like entertainment, multiple trips home, new clothes, etc. They try to cover ongoing life expenses by finding a part-time job (FWS if possible) for 10-20 hrs/week max.

**FEDERAL WORK STUDY FWS**

Some students have Federal Work Study awards. This is NOT a grant. It is the maximum you might have the opportunity to earn at an hourly rate, if you find a FWS job on campus: $ ____________ (student can only work 20hr/week max)

**LIVING OFF-CAMPUS**

If you will be living off campus you will only owe SSU fees and/or parking. Budget how much will you need for rent, food, commute, utilities, etc. for a Semester (approx. 4 – 5 months)?

EC/2015

These figures are estimates only based on our understanding of the situation at this time and are NOT a guarantee of funds or expenses. This is for EOP use in helping to explain the interplay of financial resources and typical higher education expenses.