

## BUDGET FOR COLLEGE PER SEMESTER

### Information Guide for All 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

Includes cash, savings, VA benefits, grants, loans, scholarships and any other financial aid programs.

##### Types of Financial Aid from FAFSA/CADAA:

- **Grants/Scholarships:** 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, Chaffee Grant, and Teach Grant.
- **Federal Work-Study:** funds that are earned through Sac State's student employment program and paid separately to the student. *Exclude in your calculations.*
- **Loans are borrowed funds that require repayment:** Subsidized, Unsubsidized, Parent/Grad Plus, and private student loans are offered your aid application.

#### B. Estimated School Expenses

All students pay the basic system wide tuition based on student level and mandatory campus fees.

School expenses can be a combination of direct and indirect costs.

**Direct Costs** include 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>)
- **View Sac State's on campus housing fees** (<https://www.csus.edu/student-life/housing/apply-costs.html#housing-meal-costs>).

**Indirect Costs** include but are 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>).

#### B. Estimated Financial Calculation

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.

- **Formula = 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

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### Financial Calculations

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

#### A. Estimated Financial Resources

Identify financial resources you anticipate using to pay for school (e.g., savings, financial aid, loans, etc.). If you are a financial aid student, you are encouraged to use your financial aid award letter to input your amounts in Number 2. *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 plan, parking, books, etc. for the semester. *For areas that do not apply, input "0." See details on Page 1.*

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 on the amounts reported in Section A and B. Adjust the amounts in the prior 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**)