

# Paying For College Budget Estimator

## 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)

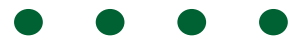
Total Resources – \$ \_\_\_\_\_ (b)

**Balance Due** = \$ \_\_\_\_\_ (c)

–If expenses are greater than resources, refer to payment options below.



\*Work-study—Student must work to earn the money. It will not be available for the initial bill payment.



## Payment Options

- Pay with cash or check in Woodburn Hall in Spearfish, or at BHSU-Rapid City.
- Make payment on Web Advisor
  - Credit Card—2.75% fee
  - E-check—no fee
- Sign up for payment plan at [www.MyCollegePaymentPlan.com/SDBOR](http://www.MyCollegePaymentPlan.com/SDBOR)
  - Balance due is divided into multiple payments throughout the semester.
  - \$40 fee to sign up

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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.nsls.ed.gov](http://www.nsls.ed.gov). (You will need your Federal Student Aid ID to log in.)