

**A BUDGET IS A GREAT WAY TO TAKE CONTROL OF YOUR FINANCES**  
**Use this worksheet as a guide to planning for your college finances**

<u>EXPENSES</u>	<u>MONEY AVAILABLE</u>
Tuition and fees _____	Take home pay _____
Books/Supplies _____	Work Study _____
Lap-Top Lease _____	Money from Parents _____
Tools _____	Money from spouse _____
Housing/Rent _____	Savings _____
Utilities _____	Scholarships _____
Meals/Groceries _____	Grants _____
Transportation _____	Loans _____
Clothing _____	Agency _____
Child Care _____	Veteran's Benefits _____
Personal Care _____	Tuition waiver _____
Cable/Phone _____	Total Income _____
Credit Cards _____	
Social/Fun _____	<i>TOTAL INCOME</i> _____
Other _____	minus <i>TOTAL EXPENSE</i> _____
Total Expense _____	equals <i>BALANCE</i> _____

Don't forget expenses that may not occur every month such as damage deposits and hook-up fees, insurance, medical expenses or entertainment. **You can use this worksheet to determine costs by the semester, the school year or the calendar year. You might want to do all three.**

**On the back side of this worksheet is another worksheet to help you determine the cost of tuition and fees, books, lap-top leases and tools.**

**WORKSHEET FOR DETERMINING DIRECT COSTS OF ATTENDANCE AT ATC  
FOR 2010 - 2011**

**TUITION AND FEES PER CREDIT:** If you have registered for classes, the Business Office will have the actual amount of tuition and fees for your enrollment at ATC. Once you have a user ID and password to myATC, you can access your tuition statement on-line. If you register for classes at other campuses, you will need to contact them for actual costs. If you are not a Minnesota resident and do not qualify for reciprocity, you will have additional tuition charges. Contact the admissions office if you are uncertain. Otherwise, use the following worksheet for estimating tuition and fees.

Classroom: ( \$145.83 and \$17.56 ) = \$163.39 X # of credits \_\_\_\_\_ = \$ \_\_\_\_\_

On-Line: ( \$199.00 and \$10.31 ) = \$209.31 X # of credits \_\_\_\_\_ = \$ \_\_\_\_\_

Other campuses: contact them for estimates. \$ \_\_\_\_\_

Out of State with no reciprocity – additional charges \$ \_\_\_\_\_

Differentiated tuition – additional charges \$ \_\_\_\_\_

Differentiated tuition rates apply to 16 courses: Law Enforcement Skills courses are \$185.00 per credit. Law Enforcement Skills courses at St Cloud State are \$195.00 per credit. Four courses in the Computer area, 5 courses in Nursing, 4 courses in Concrete Masonry, 1 course in Truck Driving range from \$173.55 to \$185.66 per credit plus fees.

**BOOKS:** Once you have registered, the bookstore can estimate your book costs more accurately if you intend to buy your books at the ATC bookstore. You can purchase your books anywhere. Book costs cover a wide range depending on program and number of credits for which you enroll. Following is a best estimate:

Part-time (12 to 22 credits per year) = \$200 to \$800 \$ \_\_\_\_\_

Full-time (23 to 50 credits per year) = \$800 to \$1200 \$ \_\_\_\_\_

**LAP-TOP LEASE IF REQUIRED**

Varies by program: \$300 to \$425 per semester \$ \_\_\_\_\_

**TOOLS:** Varies by program – quantity and quality will determine cost. The programs requiring the most expense for tools will schedule a ‘tool day’ with vendors who provide discounts to students.

Tool costs vary from \$250 to as much as \$6000. \$ \_\_\_\_\_