# Budget for the 2016-2017 Academic Year

Student Financial Services

WASHINGTON STATE UNIVERSITY

## Estimated EXPENSES

| | |
|---|---|
| ***Tuition**** | |
| ***Mandatory Fees**** | |
| ***Orientation Fee**** | |
| Course Fees | |
| Optional Services | |
| • Green Fee | $5 |
| • Lobby Fee | $4 |
| • Sports pass | $129 |
| • Yearbook | $49 |
| • Health Insurance | $1,272** |
| Room/Rent | |
| Board/Meals | |
| Books | |
| Phone/Utilities | |
| Internet/Cable | |
| Clothing | |
| Laundry | |
| Transportation (parking permit, gasoline, insurance) | |
| Private Medical/Dental insurance—not WSU (co-pays and premiums) | |
| Personal Expenses | |
| Savings | |
| Child Care | |
| Credit Card Payments | |
| Other | |
| | |
| **TOTAL EXPENSES** | |

***The bold italicized items are costs that most students will have.*** The other listed expenses are unique to every student and may **or** may not apply.

** Subject to change

## Estimated RESOURCES

| | |
|---|---|
| Money from Savings | |
| Money from Parents | |
| Get Funds | |
| Employment/Work-Study | |
| Spouse's Wages | |
| Scholarships | |
| Grants | |
| Public Benefits (Social Security, Veterans' Benefits, SNAP, Welfare, WIC etc.) | |
| Loans | |
| Other | |
| | |
| **TOTAL RESOURCES** | |

RESOURCES _____
(Minus)
EXPENSES _____

= DISCRETIONARY INCOME _____

To find out how much spending money you will have each month, divide your total discretionary income by nine (or however many months you plan to be in school). Monitor your budgeted and discretionary expenses throughout the semester. Adjust your budget as needed and keep your spending within your means.

# Budget for the 2016-2017 Academic Year

Find additional information here to guide you through college budgeting and help you understand the **EXPENSE** side of your budget**:**

**Tuition & Fees**
financialaid.wsu.edu/cost-of-attendance/

**Course fees**
schedules.wsu.edu/Home/Fees

**Books**
Average yearly book expense is about $1,000. Buy used, share a book with a classmate, and shop online for best deals. **Students need money upfront to pay for books at the beginning of each semester; reimbursement comes after financial aid has delivered to the student's account*.

**Room & Board in Residence Halls**
livingat.wsu.edu/estimator/reshall.aspx

**Student Health Insurance**
studentinsurance.wsu.edu/

**Parking Permit**
parking.wsu.edu/

**Helpful Budgeting Websites**
edwise.org
This site has pre and post college budgeting tools, loan calculators, and loan repayment options.

www.ecmc.org/borrowers
Under the "Prepare to Pay" tab there are several tools designed to help you understand more about college loans.

www.bankrate.com/student-loans.aspx
This site includes financial calculators and articles that help with all aspects of financial education.

Below you will find information to help you with the **RESOURCES** side of your budget**:**

**Student Financial Services**
financialaid.wsu.edu

**Student Employment-CougLink**
https://wsu-csm.symplicity.com/

**myWSU**
my.wsu.edu
Check your myWSU regularly to stay on top of your financial aid and any outstanding balances with the university.

**Authorization to Apply Financial Aid to all Charges**
This can be authorized and completed through myWSU.

**2016-2017 Financial Aid Timeline**

| *Date* | *Process* |
|---|---|
| Fall | Begin Scholarship Search |
| January 31st | WSU Scholarship Application Deadline |
| February 15th | FAFSA Priority Deadline |
| Mid-March | 15-16 Financial Aid Estimates Available |
| April – Continuous | 15-16 FAFSA file verification/review starts |
| April – Continuous | Actual Financial Aid Awards posted to myWSU |
| May 15th | Document Submission Deadline |
| Summer | Students Accept Loans & Parents Complete Parent Plus Loan Paperwork |
| Week Before Classes | Financial Aid Electronically Delivers to Student Account |
| Friday Before Classes | Direct Deposits Sent |
| August 24th | Fall 2015 Semester Begins |