

Financial Budget Worksheet Onsite Program

NAME: _____ **DATE:** _____

Students are often surprised by the costs of being a student. A typical budget for living in Los Angeles is given below, based on past graduate student expenses. Please fill out your personal budget estimates. The budget will give you a realistic look at whether your finances will allow you to complete the program.

As an Onsite student in the John Tracy Clinic/University of San Diego DHH Program, you will not be allowed to work outside of class, since all your time will be spent either in class (8 am to 6 pm daily) or studying for class, reading, doing projects, preparing teaching materials, doing research, and writing lesson plans.

The maximum federal loan you can receive as a graduate student is **\$20,500**. *Please be sure to investigate additional ways to meet your living expenses.* For example, many students' families help in one way or another. We help you apply to the Emblem Club for scholarship funds (\$6,000 to 9,000), and PEO may be able to make a 4% loan available to you. *Federal legislation allows student loans to be forgiven when you teach as a fully-credentialed teacher in special education for at least 5 years in a qualifying school.*

MONTHLY HOME EXPENSES

Rent/mortgage (about \$1,500/mo)	_____
Utilities (gas, water, electricity, about \$100/mo)	_____
Phone (cell and landline, about \$80/mo)	_____
Other monthly payments (car, etc., about \$300/mo)	_____
Transportation (daily gasoline, bus, train, etc., @ \$3.00 a gallon)	_____
Car insurance (about \$100/mo)	_____
Health insurance (about \$200/mo)	_____
Groceries (\$400/mo)	_____
Other: _____	_____
Total Monthly Expenses (\$2,680 a month, without transportation)	_____
Total Monthly Expenses X 11 months (about \$29,480)	_____

ONE-TIME EDUCATIONAL EXPENSES

Books for program (about \$1,500 total)	_____
Tuition Refund Insurance (about \$300)	_____
Laptop with required software, memory, wireless capabilities (\$1,200)	_____
DSL or cable hook up and Internet Service Provider (\$40/mo)	_____
Thumb drive with 1 gigabyte memory (\$100)	_____
Roundtrip train between JTC and USD (August, about \$85)	_____
Gasoline for program visits (10 at average of 60 miles each, \$180)	_____
Gasoline for student teaching (60 days/60 miles each, \$1,080)	_____
Total One-Time Expenses over 11 months (about \$4,845)	_____
Total Expenses (without adding transportation, \$34,325)	_____