

Student Budgets

Assumptions		
Tuition	\$175	Per unit
Books / Fees	\$250	Per Semester
Hours / week	70	For work & school
Church / Semester	\$300	
% of Summer Savings	75%	

MARRIED				
Hourly Rate	\$15			
Spouse Hourly Rate	\$12			
Spouse Hrs / Week	30			
	PT	Year-Round	FT	
	(5-yrs)	(4-yrs)	(4-yrs)	
Units	12	11	16	
Hours on Schoolwork	36	33	48	classroom + 2 hours / unit HW
Hours for work	34	37	22	
<u>Summer Break (per month)</u>				
Expenses	\$2,795	\$0	\$2,795	See below
Income	\$2,550	\$0	\$2,550	
Spouse Income	\$1,530	\$0	\$1,530	
Monthly Savings	\$1,285	\$0	\$1,285	
<u>Monthly Expenses</u>				
Tuition	\$783	\$544	\$1,017	Monthly (each sem. paid over 3 mos.)
Rent / Utilities	\$1,400	\$1,400	\$1,400	
Gas	\$700	\$700	\$700	
Cell Phone	\$100	\$100	\$100	
Insurance	\$170	\$170	\$170	
Food	\$325	\$325	\$325	
Other	\$100	\$100	\$100	
Total	\$3,578	\$3,339	\$3,812	
<u>Monthly Income</u>				
Student Work	\$2,168	\$2,359	\$1,403	
Church	\$100	\$100	\$100	
Summer Savings	\$688	\$0	\$688	Assume Breaks are 5 months
Spouse	\$1,530.00	\$1,530.00	\$1,530.00	
Total	\$4,486	\$3,989	\$3,721	
Deficit	\$0	\$0	\$91	Monthly

SINGLE				
Hourly Rate	\$12			
Parents / Semester	\$300			
	<u>PT</u>	<u>Year-</u>	<u>FT</u>	
	<u>(5-yrs)</u>	<u>Round</u>	<u>(4-yrs)</u>	
		<u>(4-yrs)</u>		
Units	12	11	16	
Hours on Schoolwork	36	33	48	classroom + 2 hours / unit HW
Hours for work	34	37	22	
<u>Summer Break (per month)</u>				
Expenses	\$1,100	\$0	\$1,100	
Income	\$2,040	\$0	\$2,040	
Monthly Savings	\$940	\$0	\$940	
<u>Monthly Expenses</u>				
Tuition	\$783	\$544	\$1,017	Monthly (each sem. paid over 3 mos.)
Rent / Utilities	\$400	\$400	\$400	
Gas	\$250	\$250	\$250	
Cell Phone	\$50	\$50	\$50	
Insurance	\$150	\$150	\$150	
Food	\$200	\$200	\$200	
Other	\$50	\$50	\$50	
Total	\$1,883	\$1,644	\$2,117	
<u>Monthly Income</u>				
Student Work	\$1,734	\$1,887	\$1,122	
Church	\$100	\$100	\$100	
Summer Savings	\$504	\$0	\$504	Assume Breaks are 5 months
Parents	\$100	\$100	\$100	
Total	\$2,438	\$2,087	\$1,826	
Deficit	\$0	\$0	\$291	Monthly