



Budget Worksheet

Use this budget worksheet to determine whether you have enough sources of income and funding to cover all of your expenses. Budgeting is an important part of your success as a BTC student.

Step 1: Estimate your expenses

DIRECT EXPENSES – amounts paid to BTC	Per month	Per quarter (3 months)
Tuition and Fees	\$	
Other	\$	
TOTAL DIRECT EXPENSES	\$	

INDIRECT EXPENSES – amounts you may need to pay while enrolled		
Books, Tools, Supplies	\$	
Housing	\$	
Utilities (electricity, gas, water)	\$	
Food	\$	
Transportation (gas, insurance, maintenance)	\$	
Phone & Internet	\$	
Personal	\$	
Other:	\$	
Other:	\$	
TOTAL INDIRECT EXPENSES	\$	

TOTAL EXPENSES (fill in amounts from the totals above)		
TOTAL DIRECT EXPENSES	\$	
TOTAL INDIRECT EXPENSES:	\$	
TOTAL DIRECT + INDIRECT EXPENSES	\$	

Step 2: Review all sources of income and funding

Keep in mind that your grants can fluctuate based on your enrollment for each quarter.

INCOME & FUNDING	Per month	Per quarter (3 months)
Grants	\$	
Scholarships	\$	
Wages and tips	\$	
Savings	\$	
Other:	\$	
Other:	\$	
TOTAL INCOME & FUNDING	\$	

Step 3: Determine whether you have enough income to cover all expenses

	Per month	Per quarter (3 months)
TOTAL DIRECT + INDIRECT EXPENSES	\$	
TOTAL INCOME & FUNDING	\$	

Step 4: Assess your financial circumstances

If your Total Expenses are larger than your Total Income & Funding, you will need a plan on how to cover your expenses. Review your expenses to determine whether there are any items that you can be reduced. Reach out to the Student Financial Resources office to find out if there are additional types of financial aid that can assist with your expenses.