Use the following worksheet to estimate your after-graduation budget while you are still in school to determine if you can afford to borrow a student loan. Use the worksheet to set up a post-graduation budget. Setting up new living arrangements and starting a new job incurs additional start-up costs and increases the financial burden of repaying your student loans.

### AFTER GRADUATION BUDGET WORKSHEET

<table>
<thead>
<tr>
<th></th>
<th>______________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income after Taxes and FICA</td>
<td>______________________</td>
</tr>
<tr>
<td>Other Income</td>
<td>______________________</td>
</tr>
<tr>
<td><strong>TOTAL MONTHLY INCOME</strong></td>
<td>______________________</td>
</tr>
</tbody>
</table>

**Expenses:**

1. **Housing:**
   - Rent/Mortgage
   - Utilities
   - Furniture/Appliances

**TOTAL HOUSING EXPENSE**

2. **Transportation:**
   - Car Payment
   - Insurance
   - Gas/Repairs

**TOTAL TRANSPORTATION EXPENSE**

3. **Food:**
   - Groceries/Bag Lunches
   - Restaurants

**TOTAL FOOD EXPENSE**

4. **Clothing:**
   - Professional Attire
   - Casual Attire

**TOTAL CLOTHING EXPENSE**

5. **Medical – Doctors/Dentist/Insurance**
6. **Personal Expenses**
7. **Emergency Expenses**
8. **Entertainment Expenses**
9. **Miscellaneous Expenses**
10. **School Loan Payments**

**TOTAL MONTHLY EXPENSES**

**TOTAL AVAILABLE INCOME AFTER EXPENSES**