



Perhaps the most commonly overlooked and one of the most important steps in preparing for college is formulating a budget or estimating your Cost of Attendance. Preparing a realistic budget and adhering to it will not only help you manage college costs, but will also give you peace of mind as to where you stand financially. Historically, one of the major reasons students leave college is due to lack of or inadequate financial planning and budgeting.

***This worksheet will help you build a budget to guide you through the nine-month academic year.***

***Tuition and Fees*** will vary according to residency status, number of hours, and type of courses in which you enroll. Use the figures below to estimate your tuition and fees for the 2024-2025 academic year.

**Estimated On-Campus Tuition and Fees per credit hour** (*tuition subject to change at any time with the Board of Regents*)

- Undergraduate Resident/Regional: \$202.82
- Undergraduate Non-resident: \$605.22
- Undergraduate MSEP: \$282.71
- Graduate Resident/Regional: \$281.84
- Graduate Non-resident/Non-Regional: \$723.14
- Graduate MSEP: \$401.24
- Graduate MBA: \$404.46
- Doctorate of Nursing: \$462.24

**Estimated FHSU Online Tuition per credit** (*tuition subject to change at any time with the Board of Regents*)

- Undergraduate FHSU Online: \$262.18
- Graduate FHSU Online: \$345.01

- ◆ Does not include application fee, orientation fee, or special fees.
- ◆ Verify enrollment status and actual charges online at [www.myworkday.com/fhsu](http://www.myworkday.com/fhsu) or call Student Fiscal Services at (785) 628-5251 or 1-800-628-FHSU (3478).
- ◆ Graduate tuition and fees are assessed based on course enrollment level rather than individual classification. Students will pay graduate tuition and fees for graduate credit courses and undergraduate tuition and fees for undergraduate credit courses.

***Fall Term***

- A. Credit Hours \_\_\_\_\_
- B. Cost Per Credit Hour  $\frac{\text{X}}{\text{Hour}}$  \_\_\_\_\_
- C. Total Estimated Tuition/Fees \$ \_\_\_\_\_

***Spring Term***

- A. Credit Hours \_\_\_\_\_
- B. Cost Per Credit Hour  $\frac{\text{X}}{\text{Hour}}$  \_\_\_\_\_
- C. Total Estimated Tuition/Fees \$ \_\_\_\_\_

<p><b>Housing</b> costs can vary according to where you live (on-campus or off-campus) and if you have any roommates. While the total cost of room and board (meals), electricity, water, trash, etc. are included with the Residential Life Contract fees, these expenses (and deposits) are usually not included in off-campus rental expenses. Be careful to include all incidental costs for the time you will be enrolled.</p>	<table> <tr> <td>Rent (Mortgage) or On-Campus Housing</td> <td>\$ _____</td> </tr> <tr> <td>Utilities</td> <td>\$ _____</td> </tr> <tr> <td>Maintenance, furnishings, taxes</td> <td>\$ _____</td> </tr> </table>	Rent (Mortgage) or On-Campus Housing	\$ _____	Utilities	\$ _____	Maintenance, furnishings, taxes	\$ _____								
Rent (Mortgage) or On-Campus Housing	\$ _____														
Utilities	\$ _____														
Maintenance, furnishings, taxes	\$ _____														
<p><b>Food</b> is normally included in a Residential Life plan but are not typically part of off-campus rent payments. Meal expenses can vary greatly (if you live off-campus) according to how often you eat out, personal tastes, and preferences. Meals can easily run \$400 per person per month or \$4,473 for the nine-month academic year.</p>	<table> <tr> <td>Groceries</td> <td>\$ _____</td> </tr> <tr> <td>Eating Out</td> <td>\$ _____</td> </tr> </table>	Groceries	\$ _____	Eating Out	\$ _____										
Groceries	\$ _____														
Eating Out	\$ _____														
<p><b>Books, Course Materials, Supplies, and Equipment</b> also vary according to a number of factors, including how many classes and the type of classes you take. Generally, \$500 per semester will cover most of these expenses. The two bookstores that serve FHSU students operate independently from the university.</p>	<table> <tr> <td>Books &amp; Course Materials</td> <td>\$ _____</td> </tr> <tr> <td>Supplies &amp; Equipment</td> <td>\$ _____</td> </tr> </table>	Books & Course Materials	\$ _____	Supplies & Equipment	\$ _____										
Books & Course Materials	\$ _____														
Supplies & Equipment	\$ _____														
<p><b>Personal Expenses</b> are sometimes the unforeseen costs that cause students and families the most concern. Personal expenses will vary according to spending habits, personal needs, and desires. Examples of personal expenses could include laundry, snacks, medical care, entertainment, clothing, phone service, credit card payments, and insurance. A minimum of \$3,412 per year should be included in your budget for personal expenses.</p>	<table> <tr> <td>Laundry</td> <td>\$ _____</td> </tr> <tr> <td>Medical Care</td> <td>\$ _____</td> </tr> <tr> <td>Entertainment</td> <td>\$ _____</td> </tr> <tr> <td>Clothing</td> <td>\$ _____</td> </tr> <tr> <td>Phone Service</td> <td>\$ _____</td> </tr> <tr> <td>Credit Card</td> <td>\$ _____</td> </tr> <tr> <td>Insurance</td> <td>\$ _____</td> </tr> </table>	Laundry	\$ _____	Medical Care	\$ _____	Entertainment	\$ _____	Clothing	\$ _____	Phone Service	\$ _____	Credit Card	\$ _____	Insurance	\$ _____
Laundry	\$ _____														
Medical Care	\$ _____														
Entertainment	\$ _____														
Clothing	\$ _____														
Phone Service	\$ _____														
Credit Card	\$ _____														
Insurance	\$ _____														
<p><b>Transportation</b> costs are those associated with traveling to and from class or returning home for holidays and breaks. Transportation costs will significantly increase if you plan to commute from out of town or if your home is a great distance from Hays. In addition, the type of vehicle you drive and the associated costs (payments, insurance, and repairs) are major financial concerns. Allow at least \$1,612 for the academic year for gas and basic maintenance costs.</p>	<table> <tr> <td>Car Payment</td> <td>\$ _____</td> </tr> <tr> <td>Car Insurance</td> <td>\$ _____</td> </tr> <tr> <td>Gas</td> <td>\$ _____</td> </tr> <tr> <td>Maintenance</td> <td>\$ _____</td> </tr> </table>	Car Payment	\$ _____	Car Insurance	\$ _____	Gas	\$ _____	Maintenance	\$ _____						
Car Payment	\$ _____														
Car Insurance	\$ _____														
Gas	\$ _____														
Maintenance	\$ _____														
<p><b>Miscellaneous</b> costs should include anything that you have not included elsewhere. Once again, personal tastes, preferences, spending habits, hobbies, etc. will determine how much you spend outside school-related activities. Determining an exact figure will take some thought. Try to reasonably estimate how much you will need for unforeseen expenses that are not school-related.</p>	<table> <tr> <td>Child Care</td> <td>\$ _____</td> </tr> <tr> <td>Savings Plans</td> <td>\$ _____</td> </tr> <tr> <td>Emergency Fund</td> <td>\$ _____</td> </tr> <tr> <td>Other</td> <td>\$ _____</td> </tr> </table>	Child Care	\$ _____	Savings Plans	\$ _____	Emergency Fund	\$ _____	Other	\$ _____						
Child Care	\$ _____														
Savings Plans	\$ _____														
Emergency Fund	\$ _____														
Other	\$ _____														
	<table> <tr> <td><b>Total</b></td> <td>\$ _____</td> </tr> </table>	<b>Total</b>	\$ _____												
<b>Total</b>	\$ _____														