## CONSIDER THE COSTS | MONEY

## THE COST FOR ONE YEAR

## Tuition/Fees:

\$ $\qquad$
\# of credits determine tuition and fees. 12-16 credits per semester for Boise State University is approximately $\$ 7,900$ for the year.

Books/Supplies:
Based on estimated cost of attendance 2018/2019

## Parking:

\$ 1,200
\$288 Based on estimated commuter zone 2018/2019

## Gas or Bus Fair:

\$
\$ $\qquad$

Your cost/mile x \# of miles to campus x \# of trips/week x 16 week semester. Or, check out boisestate.edu/publicsafety-transportation for other transportation options.

## Recreation:

Cell phone:
\$ $\qquad$
\$ $\qquad$
\$ $\qquad$
Clothes:
Laundry:
Cable/Internet:
Car insurance:
Car maintenance:
YEARLY EXPENSES:
INCOME
\$ $\qquad$
\$ $\qquad$
\$ $\qquad$
\$ $\qquad$
\$ $\qquad$

Subtract your yearly income after taxes.

## AID/SCHOLARSHIPS

Subtract any aid from grants, scholarships, help from friends or family.

## YEARLY COST

\$ $\qquad$

- \$ $\qquad$

Remaining costs can be covered by loans. To qualify, fill out your Free Application for Federal Student Aid (FAFSA)

## TIME TO DEGREE

Most degrees are completed with 120 credits. 30 credits/year are required to graduate in 4 years.
Use the number of credits you plan on taking each year to determine how long it will take you to complete your degree.


## \# of Years to complete your degree

## COST OF YOUR DEGREE

Multiply your yearly cost with \# of years to complete.
\$ $\qquad$

## ANNUAL CAREER WAGES

How much is the average starting yearly wages in your \$ $\qquad$ desired field of work?

## BENEFITS

What benefits does your job field offer after you graduate (experience, retirement, health insurance, etc.)?

## YEARLY LOAN PAYMENTS

If you plan on taking out loans to help finish your degree, use an online repayment calculator to determine an approximate cost of loan payments for the year.

## DEBATE

Do you want to finish in 4,5 , or 6 years? Consider this with the value of earlier entry into your job field, your expected salary with your current salary, the value of the experience in your current job, and the cost of loan repayments. Make an informed decision about the time to complete your degree and enroll in enough credits to reach your goal.

## Class Time

\# of credits determines the \# of hours you will spend in class each week ( 3 credit class $=3$ hours of class time).

## Studying

For every one credit hour in which you enroll, you will spend approximately two to three hours outside of class studying. Use the formula: $\mathbf{3}$ credit hours $(1$ course $)=\mathbf{3}$ hours in class per week $=\mathbf{6 - 9}$ hours study time per week.

Sleep
Experts suggest an average of 8 hours/night
Work $\qquad$

## Commuting

$\qquad$ HRS
Consider your distance and commute time to campus along with how many trips you will make back and forth each day.

## Eating

$\qquad$ HRS

Getting Ready $\qquad$ HRS

Exercise/Rec $\qquad$
$\qquad$ HRS
Add all of your time needed and total it here

## Your Remaining Time

$\qquad$
Subtract your total time needed from 168, the total hours in a week.
This is the time you have left each week for socializing, networking, group projects, tutoring, writing help, seeing your advisor, visiting career services, etc. After seeing this number, consider if it is enough time left over. Are there adjustments you might want to consider between work, studying, and credits? How does this align with your goal for time to earn your degree?

## WHAT EXPERIENCES WILL YOU WANT TO SEEK OUT?

Think about the experiences you need to get the job you are looking for. Will you want leadership/management experience, portfolios, internships, community service, research, etc?

Does your current job offer you any of these opportunities? Will you need to explore other employment or volunteer opportunities to get them?

## WHAT ASSISTANCE WILL YOU WANT TO SEEK OUT?

Our students frequently seek out faculty in their office hours, spend time in the math tutoring lab, the writing center, explore careers in our career services, discover their majors with an academic advisor.

## HOW WILL YOU FIND TIME TO ACHIEVE YOUR GOALS?

Many students decide to live on campus, work less, and/or work on campus in order to find additional time to get the help and experiences they are looking for.

Think about these questions each semester as you plan where you work, how much you will work, where you will live, and how many credits you will take.

## RESOURCES TO EXPLORE

Exploring Majors:

- Academic Advising and Student Success Center

Exploring Careers:

- Career Center

Exploring Financial Aid

- Financial Aid Office


## Making Connections on Campus

- Student Involvement and Leadership Center
- Within your major and/or college
- Your faculty's office hours

Getting to and around campus

- Renting a bike - Cycle Learning Center
- Parking and Shuttles - Public Safety and Transportation
- City Public Transportation


## Academic Help

- Writing Center
- Math Tutoring Lab

