

Have you mastered the art of spending money and find yourself low on funds before next financial aid refund or paycheck arrives? You're not alone!

Creating a budget is an important step you can take to assess and maintain financial wellness. Use the budget worksheet below to develop a financial plan that you can stick to or create a budget online through Cash Course: <http://budget.cashcourse.org>.

Creating a budget and establishing awareness of your finances will help you develop lifelong money management skills. Start now for a successful financial future!

Category	Monthly Amount	Semester Amount	School Year Amount
Income:			
From Jobs			
From Family			
From Financial Aid (Grants, Loans, Scholarships, etc.)			
Miscellaneous Income			
Total Income:			
Expenses:			
Rent or Room & Board			
Utilities			
Telephone			
Groceries			
Car Payment/Transportation			
Car Insurance			
Gas			
Entertainment			
Eating Out			
Tuition/Fees			
Books			
Computer Expenses			
Miscellaneous Expenses			
Total Expenses:			
Net Income (Income minus Expenses)			

Drop in hours for Financial Aid Advisors:

Monday: 9am-4pm
 Tuesday: 12pm-4pm
 Wednesday: 9am-4pm

Thursday: 9am-4pm
 Friday: 9am-2pm

Check in at the Students First Center.

Money Management Websites

Take charge of your finances! Educate and empower yourself for a healthy financial future. Bookmark and utilize the resources below to make wise and informed decisions.

General Resources: Budgeting, economic survival tips, setting financial goals, etc..

<http://www.cashcourse.org>

<http://www.smartaboutmoney.org/>

How to keep receiving Financial Aid: Satisfactory Academic Progress (SAP), important dates and deadlines, etc..

<http://financialaid.ucmerced.edu/receiving-your-aid/satisfactory-academic-progress>

<http://financialaid.ucmerced.edu/>

Apply for Scholarships: UC Merced scholarships, Private Scholarships, etc..

<http://financialaid.ucmerced.edu/types-aid/scholarships>

<http://financialaid.ucmerced.edu/scholarship-resources>

**Understanding Student Loans: How much do I owe? Who is my loan servicer (bookmark loan servicer's website)?
What are my repayment options? Loan repayment calculators, etc..**

http://www.nslds.ed.gov/nslds_SA/

<http://studentloans.gov/>

*****Find yourself with too much money and have loans? Did you know you can reduce the amount of loans you've already accepted? Stop by our office for assistance.*****