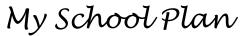
## **REMEMBER:**

TUITION WILL GO UP 4%/YR

COST OF LIVING WILL GO UP  $3\%/\ensuremath{\mathsf{YR}}$ 



PERSONAL MONEY MANAGEMENT CENTER THE UNIVERSITY OF UTAH GOALS:

Your Now Impacts Your Future	
Circle Semester: Fall/Spring/Summer	Circle Semester: Fall/Spring/Summer
Year in School: Credit Hours:	Year in School: Credit Hours:
Income    Expenses      Fed. Grant: \$    Tuition: \$      Loan: \$    Books: \$      Scholarships: \$    Fixed Living: \$      From Savings: \$    Est. Variable: \$      Family Aid: \$    Saving/Investing: \$	Income    Expenses      Fed. Grant: \$    Tuition: \$      Loan: \$    Books: \$      Scholarships: \$    Fixed Living: \$      From Savings: \$    Est. Variable: \$      Family Aid: \$    Saving/Investing: \$
Total Income Total Expenses:    = NET Gain/Loss: \$    Gain = save for upcoming expenses, Loss = cut back on living expenses, use savings and/or increase income	Total Income  Gain = save for upcoming expenses    = NET Gain/Loss: \$  use savings and/or increase income
Circle Semester: Fall/Spring/Summer	Summer    Work and    Save \$    Circle Semester: Fall/Spring/Summer
Year in School: Credit Hours:	Year in School: Credit Hours:
Income  Expenses    Fed. Grant: \$  Tuition: \$    Loan: \$  Books: \$    Scholarships: \$  Fixed Living: \$    From Savings: \$  Est. Variable: \$    Family Aid: \$  Saving/Investing: \$    Work: \$  Gain = save for upcoming expenses    Loss = cut back on living expenses,	Income  Expenses    Fed. Grant: \$  Tuition: \$    Loan: \$  Books: \$    Scholarships: \$  Fixed Living: \$    From Savings: \$  Est. Variable: \$    Family Aid: \$  Saving/Investing: \$    Work: \$  -    Gain = save for upcoming expenses    Loss = cut back on living expenses,    use savings and/or increase income    = NET Gain/Loss: \$