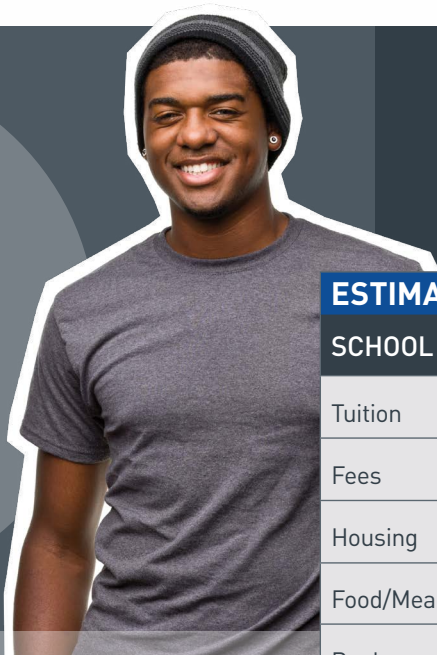


1



COMPARE YOUR COLLEGE COSTS

ESTIMATED ACADEMIC YEAR COLLEGE COST OF ATTENDANCE

SCHOOL NAME			
Tuition			
Fees			
Housing			
Food/Meal Plan			
Books and Supplies			
Transportation			
Miscellaneous/Other			
TOTAL ESTIMATED COSTS			

ESTIMATED ACADEMIC YEAR FINANCIAL AID

SCHOOL NAME			
Federal Grant (Pell, SEOG, TEACH)			
State Grant/Institutional/Other Grants			
Scholarships			
Federal Direct Subsidized Loan			
Federal Direct Unsubsidized Loan			
Federal/College Work-Study			
Other (Veterans Benefits, Housing & Tuition Waivers, etc.)			
TOTAL ESTIMATED AID			

ESTIMATED NET OUT OF POCKET

TOTAL ESTIMATED COSTS - TOTAL ESTIMATED AID

PNC STUDENT LOANS

Estimate the cost of your academic year by calculating cost of attendance minus financial aid.

Once you select the school you will attend, complete the next page to calculate your monthly budget.

The total estimated net out of pocket is the amount that you can expect to contribute to your academic year college costs. Consider a Federal PLUS Loan or a private education loan to assist in meeting these costs. PNC Student Loans are subject to credit approval. Certain restrictions and conditions apply.

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2



MONTHLY BUDGET ESTIMATOR

PNC STUDENT LOANS

Determine your monthly budget by calculating income minus expenses.

MONTHLY INCOME

Money you receive each month from employers, family and all other sources

Financial Aid	
Wages from Job	
Allowance from Savings	
Allowance from Family	
Other	
TOTAL INCOME	

FIXED MONTHLY EXPENSES

Expenses that typically do not change from month to month, such as rent or cellphone bills

Cellphone	
Internet/Cable/Streaming Services	
Utilities (Water/Gas/Electric)	
Rent	
Savings Contributions	
Loan Payments	
Car Payments & Insurance	
Other	
TOTAL FIXED EXPENSES	

VARIABLE MONTHLY EXPENSES

Expenses that may vary from month to month, such as groceries, eating out and clothing

Transportation (Gas/Bus/Subway/Rideshares)	
Entertainment/Meals Out	
Medical Expenses	
Credit Card Payments	
Clothes	
Personal Care	
Food/Groceries	
Other	
TOTAL VARIABLE EXPENSES	

BALANCE

(TOTAL INCOME - TOTAL EXPENSES)

- **Negative balance** — Look for ways to reduce your expenses (e.g., streaming services, dining out, entertainment).
- **Positive balance** — Consider putting extra funds into savings or paying toward the interest/principal of your student loans, if applicable.

Budget Considerations: Loan proceeds are a debt that will need to be repaid, therefore becoming an expense. Begin to make payments on loans as soon as possible to help reduce the overall repayment cost. We also encourage you to continue contributing to your savings to help build a stronger financial future.

This **Comparison & Budget Worksheet** is a resource provided for educational, informational and illustrative purposes only and is not intended to provide legal, tax, accounting or financial advice. PNC does not guarantee the accuracy or applicability of this resource to your circumstances. You should conduct independent research and consult with a financial, tax or legal advisor before making any financial decisions.

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