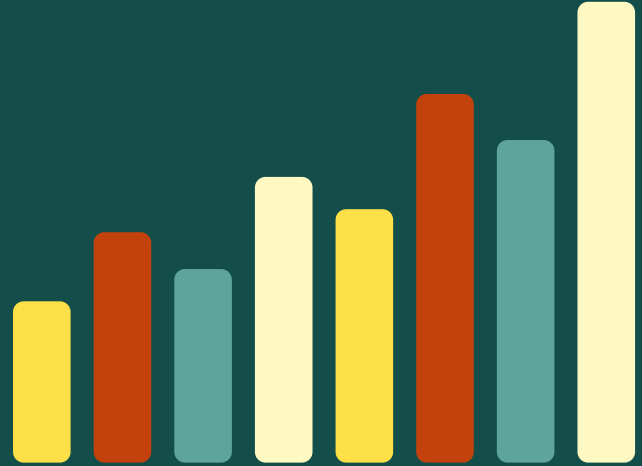




# Semester Budget Workbook

**Make it last until finals**

General educational information, not financial aid advice.  
Aid rules and deadlines change; check [StudentAid.gov](https://studentaid.gov) and your aid office.  
© 2026 Rip & Ride LLC. Free to print for your own use. Please do not resell.

# Aid summary

From your aid offer. Free money first, loans last.

| Type                        | Fall | Spring | Repay?     |
|-----------------------------|------|--------|------------|
| Grants                      |      |        | No         |
| Scholarships                |      |        | No         |
| Work-study (if I get a job) |      |        | No, earned |
| Subsidized loans            |      |        | Yes        |
| Unsubsidized loans          |      |        | Yes        |
| Other loans                 |      |        | Yes        |
| Total aid                   |      |        |            |
| Minus what the school bills |      |        |            |
| = Expected refund           |      |        |            |
| Refund date                 |      |        |            |
| Loan amount I actually need |      |        |            |

# Semester budget

Money in, money out, and what's left each week.

| Money in                  | Semester total |
|---------------------------|----------------|
| Aid refund                |                |
| Job (hours x pay x weeks) |                |
| Family help               |                |
| Savings I'll use          |                |
| Total in                  |                |

| Money out                        | Semester total |
|----------------------------------|----------------|
| Rent and utilities               |                |
| Food                             |                |
| Books and supplies               |                |
| Transport                        |                |
| Phone                            |                |
| Fun                              |                |
| Total out                        |                |
| Left (in minus out)              |                |
| Divided by weeks = weekly amount |                |

Page 10 of 10

Check in every Sunday. Adjust early, not in week 12.

[illegible]

# Textbook list

Wait for the syllabus, then try the free options first.

| Course | Title / ISBN | Really required?         | How I got it | Cost | Sell back by |
|--------|--------------|--------------------------|--------------|------|--------------|
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |
|        |              | <input type="checkbox"/> |              |      |              |

Free options: library course reserves, open textbooks, sharing. Lower cost: older edition (ask first), used, rental.

# End-of-semester check

Ten minutes after finals saves money next term.

| Look back                                                          | Done |
|--------------------------------------------------------------------|------|
| <input type="checkbox"/> Compared what I planned with what I spent |      |
| <input type="checkbox"/> Found the category that ran over          |      |
| <input type="checkbox"/> Sold back or passed on textbooks          |      |
| <input type="checkbox"/> Returned rentals on time                  |      |
| <input type="checkbox"/> Checked for any unpaid school charges     |      |

| Look ahead                                                         | Done |
|--------------------------------------------------------------------|------|
| <input type="checkbox"/> Filed or renewed the FAFSA for next year  |      |
| <input type="checkbox"/> Applied for at least one new scholarship  |      |
| <input type="checkbox"/> Set a summer savings goal                 |      |
| <input type="checkbox"/> Decided how much loan money I really need |      |

Published by Rip & Ride LLC, 30 N Gould St Ste R, Sheridan, WY 82801. More at [pocketchangehub.com](https://pocketchangehub.com).