

CARDOZO LAW

BENJAMIN N. CARDOZO SCHOOL OF LAW • YESHIVA UNIVERSITY

Office of Student Finance

BUDGET/LOAN REPAYMENT WORKSHEET

How Far Will Your Future Paycheck Go?

ANNUAL SALARY	\$
MONTHLY SALARY	\$
DISPOSABLE MONTHLY INCOME (<i>net</i>)	\$

Will you have enough money (Disposable Monthly Income) for all of your monthly expenses (which includes your monthly loan payment)?

Monthly Living Expenses

MONTHLY LOAN PAYMENT	\$
HOUSING	\$
FOOD	\$
CLOTHING	\$
TRANSPORTATION	\$
ENTERTAINMENT	\$
MISCELLANEOUS	\$
HEALTH INSURANCE	\$
RETIREMENT	\$
TOTAL	\$

DISPOSABLE MONTHLY INCOME	\$
MONTHLY LIVING EXPENSES TOTAL	\$
DMI minus MLET	\$