

STEWARD'S RESOURCE NAVIGATOR GUIDE

INCOME	
Salary (After Taxes – If Applicable).	Enter annual salary amounts in the columns indicated using net after taxes (your take home pay). If you have a monthly paycheck stub, multiply by 12 to get the annual amount. If you are paid every two weeks, multiply by 26 to get the annual amount. You should base this on an average paycheck. If you do not work every week of the year, you must deduct for time periods without pay. An alternative method would be to take your income from previous year's tax return, and adjust for the changes that you know will take place this year. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Spouse/Partner Salary (After Taxes – If Applicable).	Follow previous procedure for your spouse or domestic partner.
APTS Seminary Tuition Grant (Need-based)	Use this row to indicate money you have been awarded in the form of need-based tuition assistance from Austin Seminary. This award covers up to 85% of tuition. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
APTS Named Merit Scholarship	Use this row to indicate money you have been awarded in the form of merit-based scholarships from Austin Seminary to cover tuition and fees. Include total award amount for the current year. This includes the Brown, Davidson, O'Leary and Springall scholarships. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
APTS Named Merit Fellowship	Use this row to indicate money you have been awarded in the form of merit-based fellowships from Austin Seminary. Include total award amount for the current year; this amount includes the tuition scholarship, housing stipend and other stipend (cash award). This includes the Brown, Cook, Cooper, Crawley, Grum, Wilson Jeffrey, Trull-Herlin and Currie Williams fellowships. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Other APTS Awards (such as Presidential or Promise)	Use this row to indicate money you have received in the form of other grants from Austin Seminary, such as the Presidential, Promise, Colhoun, Gunther and Hicks Award programs.
Childcare Subsidies	Use this row to indicate money you have been awarded to help defray the cost of childcare. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Home Church Contributions	Use this row to indicate money that you have received in the form of cash or checks from your sponsoring/home Church. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>

Denominational Contributions	Use this row to indicate money that you have received in the form of scholarships, checks, or cash from your denomination (PCUSA, UMC...) <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Outside Scholarships	Use this row to indicate money that you have received in the form of grants or scholarships from entities other than those listed above. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
APTS Student Loan Current Year	Use this row to indicate money that you will receive over the current year in the form of federal student loans from Austin Seminary. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Other Assistance	Use this row to include all other income you will receive which is not itemized above, such as private loans, investment income, etc. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
EXPENSES	
GIVING	
Tithe	Use this line item for any amounts you give to the church. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Charitable Contributions	Use this line to disclose any cash donations here. Only cash, this does not include items such as clothes, etc. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
EDUCATIONAL	
Tuition	Enter the annual cost for tuition. This number should include all the hours you expect you will take during the year before any consideration of grants. (At a \$215 / per credit hour for 2015-16, 60 credit hours per academic year, your annual tuition cost would be \$12,900.00). The current year's catalogue itemizes fees and tuition costs for each degree plan. For more details please refer to page 112 of the student catalogue and the financial aid handbook on the APTS website for detailed information about credit hours and fees. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Fees	This amount will vary according to your degree plan. This should include any educational fees you might pay during a given year, such as application fees, entrance fees, campus card deposits and graduation fees. For further instructions, please see pages 112 of the catalogue. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>

Books	This will vary according to your classes. Please project the cost of all textbooks and supplementary references for the year. (The average amount, if taking 60 credit hours, would be \$1260.00 /year or \$105.00/month). Amount may vary if you buy used books, borrowed books, or eBooks. <i>Please enter (estimated) amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Supplies	This includes all necessary supplies such as software, paper, toner, etc. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Computer & Equipment	This includes costs for purchasing or maintaining a computer, printer and any other educational-related devices.
HOUSING	
Rent – Mortgage	List your total cost for housing while you are in school before any APTS stipends. If you are living on campus, these numbers are available from the school. If you have a housing stipend, do not deduct that amount from the total housing cost since the stipend is included in your income. <i>Please enter amount on monthly basis. System will calculate yearly and total.</i>
Home / Renter's Insurance	Some insurance companies will bill over a period of months that are less than a year. Determine your annual premium from your most recent declaration and please <i>enter the amount on a monthly basis. System will calculate yearly and total.</i>
Internet	This may or may not be included in your rent/housing bill. If it is, there is no need to list this cost. Otherwise, <i>enter the amount on a monthly basis. System will calculate yearly and total.</i>
Cable	This may or may not be included in your rent/housing bill (APTS does not include cable costs in the rent fee). If it is, there is no need to list this cost. Otherwise, <i>enter the amount on a monthly basis. System will calculate yearly and total.</i>
Phone	This cost should include all telephone costs including cellphones, landlines, or other. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
Gas	This cost is often included in rent, or may be a separate item on a utility bill. If this is included in rent or another utility, there is no need to separate the numbers. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
Water	This cost is often included in rent, or may be a separate item on a utility bill. If this is included in rent or another utility, there is no need to separate the numbers. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
Trash	This cost is often included in rent, or may be a separate item on a utility bill. If this is included in rent or another utility, there is no need to separate the numbers. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>

Electricity	This cost is often included in rent, or may be a separate item on a utility bill. If this is included in rent or another utility, there is no need to separate the numbers. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
CHILDCARE	
Childcare	List the total cost of childcare before any subsidies. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
TRANSPORTATION	
Car Maintenance	This line should be a figure based on your anticipated maintenance expenses for the coming year. This amount must include: oil changes, tire rotations, inspections, brakes, tires, or other reasonable expenses. <i>Please enter (estimated) amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Car Insurance	This line must include your insurance premium. <i>Please enter the amount on a monthly basis. System will calculate yearly and total.</i>
Gasoline	For this line, estimate your total travel miles for the year and divide by the miles per gallon. Then, multiply by the average cost per gallon. The system will do the calculations but please follow the instructions <ol style="list-style-type: none"> 1. Column F = Approximately total miles you will travel in the year 2. Column G = Your car's MPG (miles per gallon) 3. Column H = The average cost of gasoline (system provided)
Parking	This line should include the fees that you pay in public parking, airport, etc. <i>Please enter (estimated) amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Public Transportation	For this line include all expenses related to bus services (capital metro, MegaBus, etc.), Uber or Lyft, airplane tickets to go home, or means of transportations to go to conferences. <i>Please enter (estimated) amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Rental Cars	Include all expected expenses when using Car2Go, Hertz, Enterprise etc. <i>Please enter (estimated) amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Bicycle Maintenance	Only if you own a bicycle. List your expected annual/monthly expenses such as adjusting gears, changing tires, buying locks, registering the bicycle etc. <i>Please enter (estimated) amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
HEALTHCARE	
Health Insurance Premiums	Please enter the total amount you pay in premiums by adding each of the following: <ol style="list-style-type: none"> 1. Medical Premium 2. Dental Premium 3. Vision Premium <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>

Other Medical Expenses	Include co-pays, co-insurance, deductibles, lab, x-ray, medical equipment and other costs for medical or mental health services. <i>Please enter (estimated) amount on a yearly basis. System will calculate monthly and total amounts automatically</i>
Medical Prescriptions	List all deductibles and other costs for prescriptions. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically.</i>
Dental Expenses	Please include all non-premium related dental expenses. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Vision Expenses	List all expenses that include eye exams, contact glasses, and other treatments not covered by an insurance premium. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>

DEBT PAYMENTS

Educational Loan Payments – Loans NOT in deferral	This line is specifically for “student loans”. Use this row to indicate payments on student loan balances and interest for previously accrued student loans which are NOT in deferral while you are in seminary. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically</i>
Educational Loan Interest Payments	Use this row to indicate payments on interest for previously accrued student loans which are in deferral. Some student loans allow deferral, but may still accumulate interest during a deferral period. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically</i>
Total Loan Payments for All Vehicles	Use this row to indicate the monthly amount being paid on vehicle loans. <i>Please enter amount on a monthly basis. System will calculate yearly and total amounts automatically</i>
Credit Cards Balance	Please follow the next steps: <ol style="list-style-type: none"> 1. List the number of credit cards you have (active) next to the “Number of active credit cards field” 2. Next to the row “credit card 1, 2, 3...” please list the amount you pay MONTHLY on that specific credit card. The system will calculate the yearly payment. 3. Use the “Credit Card Balance 1, 2, 3...” row to indicate the total amount owe for this specific credit card. The amount should be listed under column (F). 4. Depending on the number of credit cards you have, you will have to follow steps 2 and 3 to disclose your MONTHLY payment and subtotals amounts.

LIVING EXPENSES

For the items listed in this category, it is probably easiest to get together several receipts and average them. Please just list the ANNUAL average under Column D, the system will automatically calculate the monthly average.

LEISURE EXPENSES

For the items listed in this category, it is probably easiest to get together several receipts and average them. Please just list the ANNUAL average under Column D (subtotal), the system will automatically calculate the monthly average.

ANNUAL FEES EXPENSES

For annual fees, please just list the amount under Column D (subtotal) and the system will calculate the monthly amount automatically. For subscriptions, list the amount under "monthly" in Column C and the system will calculate the annual amount automatically.

OTHER EXPENSES

For the items listed in this category, it is probably easiest to get together several receipts and average them. Please just list the annual average under Column D, the system will automatically calculate the monthly average. If you have pets, estimate costs for food, other pet supplies, veterinarian fees, pet deposits, boarding and any other costs on an annual basis.

SAVINGS

Emergency Funds	Prepare for the unexpected by saving three to six months of living expenses. An emergency fund should be easy to access in the event of unemployment, illness, or major unplanned expenses. You may want to complete the other expenses in this budget to determine how much you need to save. If you do not have an emergency fund, it may take more than one year to accumulate sufficient cash in your savings to meet your target. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>
Other Savings	In these lines, anticipate for other future expenses such as a down payment on a car or house, tax payments, etc. For example, if you anticipate buying a car in three years and expect a \$3600 down payment. By saving, \$1,200/year or \$100/month will help you reach your goal within the timeframe. <i>Please enter amount on a yearly basis. System will calculate monthly and total amounts automatically.</i>

PROJECTED ACCRUED DEBT

Student Loans Accrued Prior to APTS	Use this row to indicate the remaining amount due on student loans accrued prior to seminary. <i>List total amount under column E "Subtotal". There is no need to calculate yearly or monthly, these fields will be blank.</i>
Additional Student Loan Interest Accrued During APTS	Use this row to indicate additional student loan interest you estimate will be accrued during seminary. Some loans can be deferred while in school, but may still accrue interest. <i>List total (estimated) amount on interest under column E "Subtotal". There is no need to calculate yearly or monthly, these fields will be blank.</i>
Balance APTS Loans Upon Graduation (Estimated)	Use this row to estimate the total amount of student loans you will have borrowed at APTS by the time you graduate. Add what you have already accrued to what you expect to accrue for your remaining time at the seminary. <i>List total amount under column # "Subtotal". There is no need to calculate yearly or monthly, these fields will be blank.</i>

Estimated Future Monthly Payments	<p>This amount provides you with an estimate of how much you will be paying monthly after you graduate seminary for TOTAL amount of loans borrowed—previously accrued student loans and APTS loans combined.</p> <p>This monthly payment amount is calculated assuming 120 payments at a 6.8% fixed interest rate. This is a tool to help you estimate and plan for your future indebtedness. The actual number will vary according to the interest rates on your loans.</p>
--	--