

J-1 EXPENSES BUDGETING WORKSHEET

Use this as a guide to calculate your allowance through your program. Note that the wage you earn may not cover all of your expenses.

Pre or Upon Arrival Costs

List these one-time costs in USD

Program Fees	Program and administrative fees paid to EI	\$	
Home Country Organization Fee	Fees paid to home country partner organization (if applicable)	\$	
Insurance Fees	Cost of Health Insurance	\$	
Visa Fees	Cost of SEVIS fee and/ or DS-160 fee	\$	
Travel Expenses	Airplane ticket, baggage, food during travel, travel insurance (optional), travel to and from airport	\$	
Other Pre or Upon Arrival Purchases	Example: Car (\$800-\$3000), calling card for overseas calls, down payment on housing, driver's license (about \$50)	\$	
Add above numbers to calculate Total Program Fees and Travel Expenses →		\$	Box 1

Costs During Placement

Cost Per Month

Apartment/ Housing	Cost of housing if not provided by host. If not sure, check average rental cost in your city here: https://www.zumper.com/research/average-rent	\$	
Cell Phone	About \$30/month, pay as you go	\$	
Utilities	Cost of utilities such as gas, electricity, internet, water, and garbage collection (\$100-\$300/month).	\$	
Food	Cost of groceries and any other food (budget at least \$400/month).	\$	
Car Insurance	If you choose to purchase a car, input the monthly payment for car insurance.	\$	
Transportation	Gas, public transit, etc. to get to and from work or on miscellaneous trips.	\$	
Personal Care/ Clothing	Toiletries, hair cuts, proper clothing for your placement, etc. (If not sure, budget at least \$75/month).	\$	
Entertainment/ Cultural Recreation	Travel, movies, music, eating out, cultural activities, etc. (Enter desired monthly spending here).	\$	
Other	Other costs specific to you that are not covered above.	\$	
Add above numbers to calculate total monthly cost →		\$	Box 2
Enter number of months in U.S. →			Box 3
Multiply Box 2 by Box 3 to calculate Total Monthly Living Expenses →		\$	Box 4

Travel Costs

Travel Before/ After Program	Costs of any travel you plan to do before or after your program.	\$	Box 5
Add Box 1, Box 4, and Box 5 together to calculate Cost Throughout Entire Program →		\$	Box 6

Total Salary Throughout Program <small>*Remember that U.S. income taxes will be deducted*</small>	Multiply monthly salary by number of months to get total BEFORE taxes are taken out and put it on this line: \$_____. This is called your 'gross pay.' Multiply your 'gross pay' by 70% to get your 'net' or 'take home pay' after taxes and put it in the box on the right. →	\$	
Funds Available to You	Funds you already have available to you such as personal funds, or funding from your home country or school.	\$	
Add above 2 boxes to calculate total allowance throughout program →		\$	Box 7

Subtract Box 6 from Box 7 to calculate total left after your placement. If Box 7 is less than Box 6, subtract Box 7 from Box 6 to get the amount that your program will <u>cost</u> . →		\$	
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