

School: _____

Direct Costs: (paid to the university)

Tuition _____

Fees _____

Room & Board _____

Subtotal (tuition + fees + room & board) _____ **(1)**

Gift Aid: (money you don't have to pay back)

Scholarships Offered _____

Grants Offered _____

Subtotal (scholarships + grants) _____ **(2)**

NET DIRECT COSTS (1 minus 2) _____ **(3)**

Indirect Costs: (costs paid out of pocket, estimated by the university)

Books _____

Travel _____

Personal Expenses _____

TOTAL INDIRECT COSTS (books + travel + personal) _____ **(4)**

TOTAL COST (3 plus 4) _____

Ways to Pay:

Loans: Subsidized* _____ Unsubsidized** _____ Parent _____

Work Study _____

Outside Scholarships (sometimes reduce grants, check school policy) _____

* Subsidized loans do not begin accruing interest until after graduation

**Unsubsidized loans begin accruing interest the day you sign the papers