

2020-2021 Personal Financial Planning Worksheet – A Guide For You to Keep–

This is for planning purposes only - actual bills are posted on line June 1st

Section A: Direct Costs*Costs may Vary	Fall	Spring	Total
Tuition			
Room*			
Board*			
Activity Fee**			
Facilities Fee			
Matriculation Fee (New Students Only)			
Health Insurance (if applicable)			
Other Program Fees (if applicable)**			
Total Section A			

*Aviation Program will have flight fees.

*If you are living on campus add applicable room and board charges

** Lab fees and Course fees not included

Section B: Financial Aid Awarded (use your financial aid award letter)

* Remember to deduct 1.062% origination fee from direct loans.

	Fall	Spring	Total
Grants/Scholarships/Waivers			
Perkins Loan			
Direct Subsidized Loan*			
Direct Unsubsidized Loan*			
Other Outside Resources			
Total Section B			

Section C: Calculate Estimated Balance Due

Total Section C: Balance Due =	Section A minus Section B	
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Section D: Determine Options for Covering Balance Due

	Fall	Spring	Total
Cash/Check and /or Credit Card			
Payment Plan			
Direct Parent PLUS Loan (deduct 4.248% in loan fees)			
Alternative/Private Loan (deduct any loan fees by lender)			
Your Resources should equal or exceed the balance due from Section C above **			
Total Section D			

** You need funds to purchase books upon registration. When requesting/determining loan amounts you may want to factor in indirect expenses such as books and or travel if you are not paying for these expenses out of pocket.