

<b>COST OF ATTENDANCE</b>	
Found on award letter or on the school website	RECORD TOTALS HERE
Tuition & Fees	
Room & Board ON-CAMPUS	
OF CAMPUS HOUSING (Rent, renter's insurance)	
OFF-CAMPUS LIVING EXPENSES Groceries (Meals, toiletries, household items)	
Books & Supplies	
Personal Expenses (medications, health insurance, entertainment, meals out) 9 months worth	
Transportation (gas, maintenance, vehicle insurance) 9 months worth	
Miscellaneous Expenses (i.e. loan fees)	
<b>1 TOTAL COST</b>	
<b>2 EXPECTED FAMILY CONTRIBUTION (This number is found on your SAR Student Aid Report)</b>	
<b>FINANCIAL AID - Amount indicated on the financial aid award letter</b>	
<b>Gift Aid - These funds will be used to pay the student's account balance first</b>	
Federal Pell Grant	
Federal Supplemental Opportunity Grant (FSEOG)	
Washington College Grant	
College Bound	
College Grants/Scholarships/Waivers (rename if applicable)	
College Grants/Scholarships/Waivers (rename if applicable)	
College Grants/Scholarships/Waivers (rename if applicable)	
College Grants/Scholarships/Waivers (rename if applicable)	
<b>3 TOTAL GRANTS AND SCHOLARSHIPS</b>	
Self-Help	
Work Study - Student will have to find a job and earn.	
<b>4 TOTAL WORK STUDY</b>	
Self-Help	
Loans - Federal and private loans - Student will have to repay	
Federal Direct Stafford Loan - 4.53%	
Federal Direct Unsubsidized Loan - 4.53%	
Federal Parent PLUS Loan* - 7.08%	
(NOTE: Credit based: parent must qualify)	
Alternative Private Loans*	
Interest rate variable but high; depends on credit rating	
<b>5 TOTAL LOANS</b>	
<b>GAP BETWEEN COST AND AID (Financial Aid Office formula)</b>	
Cost of attendance (line 1) minus Lines (2), (3), (4) and (5)	
<b>ANNUAL OUT-OF-POCKET COST (Most important for students)</b>	
EFC (line 2) + Total Work Study (line 4) + Total Loans (line 5) + GAP	
<b>ESTIMATED TOTAL LOAN AMOUNT OVER FOUR YEARS</b>	
Total Loan Amount x 4 Years (Does not include fees or interest)	
<b>OUT-OF-POCKET COST OVER 4 YEARS</b>	
[EFC (line 2) + Total Work Study (line 4) + Total Loans (line 5) + GAP] x 4 years	
NOTE: Interest rates are for 2020-2021 and subject to change	