

2008-2009 Cost Planning Worksheet

Calculate your estimated school bill

	Per Semester	Fall	Spring	Year	
1 Tuition (\$854/credit, 16 credits/semester recommended)	\$13,664	\$ _____	\$ _____	\$ _____	
2 Required fees	\$247	\$ _____	\$ _____	\$ _____	
3 Average double room cost	\$2,436	\$ _____	\$ _____	\$ _____	
4 Average board/meal plan cost	\$1,371	\$ _____	\$ _____	\$ _____	
5 Additional charges (Business/QMCS additional tuition rate, course fees, lab fees, music fees, J-term costs)		\$ _____	\$ _____	\$ _____	
6 Total direct costs		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	A

Credits on account (subtract your financial aid)

	Fall	Spring	Year	
7 Gift-Aid (scholarships, awards, grants)*	\$ _____	\$ _____	\$ _____	
8 Student loans**	\$ _____	\$ _____	\$ _____	
9 Outside scholarships or outside resources	\$ _____	\$ _____	\$ _____	
10 Total credits on your account (sum of lines 7-9)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	B

Estimated Remaining School Bill (A - B)

\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	C
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Estimated indirect costs

(books, supplies, personal expenses, etc.)

\$ _____	\$ _____	\$ _____	D
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Estimated Remaining Costs (C + D)

\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	E
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Amounts you'll pay

11 Amount you will pay from cash, savings or checking	\$ _____	\$ _____	\$ _____	
12 Student summer earnings	\$ _____	\$ _____	\$ _____	
13 Student school year earnings	\$ _____	\$ _____	\$ _____	
14 Total out-of-pocket contributions (sum of lines 11-13)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	F

Estimated Amount To Finance (E - F)

\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	G
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Short-Term Financing: Payment Plan

You will be billed on a per-term basis, with the opportunity to pay in four installments throughout each semester. A minimum payment is required by the 19th of each month. If you select this option, you will incur a 1.1 percent finance charge on any remaining balance. Refer to the UST Payment Plans and Billing Procedures on page 16 for more details.

Long-Term Financing: Interest-Bearing Loans

The supplemental loan section (page 11) provides loan options that students and/or parents may use to finance any remaining costs.

* Your initial award is based on anticipated enrollment of four classes (16 credits) each semester and may be revised if you enroll in fewer credits.

** Student loans may have fees deducted from them depending on the type of loan or lender selected.