

# University of the United States (UUS)

Student Name, Identifier

## Estimated Family Contribution

### Based on FAFSA

As calculated by the institution using information reported on the FAFSA or to your institution.

\$X,XXXX / yr

### Based on Institutional Methodology

Used by most private institutions in addition to FAFSA.

\$X,XXXX / yr

## Total Cost of Attendance 2019-2020

	On Campus Residence	Off Campus Residence
Tuition and fees .....	\$ X,XXXX	
Housing and meals .....	\$ X,XXXX	\$ X,XXXX
Books and supplies .....	\$ X,XXXX	
Transportation .....	\$ X,XXXX	
Other education costs .....	\$ X,XXXX	
<b>Estimated Cost of Attendance</b>	<b>\$X,XXXX / yr</b>	<b>\$X,XXXX / yr</b>

## Grants and Scholarships

### Merit-Based Scholarships

Scholarships from your school .....	\$ X,XXXX
Scholarships from your state .....	\$ X,XXXX
Other scholarships .....	\$ X,XXXX

### Need-Based Grant Aid

Federal Pell Grants .....	\$ X,XXXX
Institutional Grants .....	\$ X,XXXX
State Grants .....	\$ X,XXXX
Other forms of grant aid .....	\$ X,XXXX

**Employer Paid Tuition Benefits** ..... \$ X,XXXX

### Total Grants and Scholarships

\$X,XXXX / yr

("Gift" Aid; no repayment needed)

## Graduation Rate

The graduation rate within 150% of the expected time to completion. Please note that this rate includes only students who are full-time and attending college for the first time.



XX.X%

## Median Borrowing

Among students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The monthly loan payment for a borrower repaying this amount through the standard 10 year repayment plan is \$X.XXX per month (which may vary based on loan interest rates). Your borrowing may be different.

## Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

<https://studentaid.ed.gov/repay-loans/understand/plans>

## For more information and next steps:

### University of the United States (UUS) Financial Aid Office

123 Main Street  
Anytown, ST 12345  
Telephone: (123) 456-7890  
E-mail: financialaid@uus.edu

## College Costs You Will Be Required to Pay

### Net Costs

(Cost of attendance minus total grants and scholarships)

\$X,XXXX / yr

## Work and Loan Options to Pay the Net Costs to You

### Work options

Work-study (Federal, state, or institutional) .....	\$ X,XXXX / yr
Hours Per Week .....	XX / wk
Other Campus Job .....	\$ X,XXXX / yr

Customized information from UUS

### Loan Options\*

Federal Direct Subsidized Loan (X.XX% interest rate) .....	\$ X,XXXX / yr
Federal Direct Unsubsidized Loan (X.XX% interest rate) .....	\$ X,XXXX / yr
Parent Plus Federal Loan (X.XX% interest rate) .....	\$ X,XXXX / yr
Private Loan (X.XX% interest rate) .....	\$ X,XXXX / yr
Institutional Loan (X.XX% interest rate) .....	\$ X,XXXX / yr
Other Aid That Must Be Repaid .....	\$ X,XXXX / yr

\* You must repay loans, plus interest and fees. Note that the amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

### Other Potential Education Benefits

- American Opportunity Tax Credit \*
- Military and/or National Service benefits

\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

### Glossary

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2019–20 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2019–20 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Family Contribution (also referred to as Expected Family Contribution):** A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

**Graduation Rate:** The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

**Median Borrowing:** The median federal debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans.