CashCourse

Determining Your Annual Net Cost

With so many different expenses and sources of funding, it can be difficult to figure out exactly how much one year of school will cost you, but this worksheet can help you determine your annual net cost. Begin by filling in the estimated expenses, then subtract out the different types of funding that are available to you. At the end, you will be able to see how much you will still need to come up with to cover your annual cost of attendance.

Cost of attendance	
Tuition and fees	. \$
Housing and meals	
Books and supplies	
Transportation	
Other educational costs	
Estimated cost of attendance for full-time enrollment	, \$ / yr
Grants and scholarships to pay for college	
Grants from your school	. \$
Federal Pell Grant	
Grants from your state	
Scholarships	
Total grants and scholarships ("Gift" aid; no repayment needed)	, \$ / yr
What you will pay	
Net costs (Cost of attendance minus total grants and scholarships)	. \$ / yr
Options to pay net costs	
Work options	
Work-Study (Federal, State, or institutional)	. \$ / yr
Net costs after work options	, \$ / yr
Loan options*	
Federal Perkins Loans	. \$ / yr
Federal Direct Subsidized Loan	. / yr
Federal Direct Unsubsidized Loan	. / yr
* Contact your financial aid office if you have questions about your borrowing eligibility.	
Other options	
Family contribution	\$ / yr
Payment plan offered by the institution Parent PLUS Loan	

Non-Federal private education loan

• Military and/or National Service benefits