

Understanding Your Financial Aid Award

Use this example as a guide to your financial aid award letter.
Please contact your college financial aid office if you have questions.

COST OF ATTENDANCE	Tuition	\$10,228	<i>Cost of Attendance:</i> The total direct cost (tuition, room and board, etc.) of one year's education. Your school may also include indirect costs (books, fees, transportation, personal expenses, etc.). This example includes both.
	Health/Computer Fees	212	
	Books/Supplies	820	
	Room/Board	5,220	
	Personal	2,570	
	Transportation	730	
	Cost of Attendance	\$19,780	
Estimated Family Contribution (EFC)	Total Cost of Attendance	\$19,780	<i>Family Contribution:</i> Amount per year parents and students are expected to pay, determined by the FAFSA results.
	Federal Student Contribution	- 632	
	Federal Parent Contribution	- 115	
COA - EFC = Financial Need--> Financial Need		\$19,033	
Awarded Financial Aid	Federal Pell Grant	Fall \$814 Spring \$814 Total \$1,628	<i>Financial Aid Award:</i> The award is broken down into grants and loans. This student's award consists of: Federal Pell Grant (free money) Federal Stafford Loan (student repays) Federal PLUS Loan (parent repays)
	Direct Stafford/Ford Loan	\$2,750.00 \$2,750.00 \$5,550	
	Direct PLUS (Parent) Loan	\$5,952.50 \$5,952.50 \$11,905	
	Total Federal Direct Student Loans = \$17,405		
	Total Financial Aid Package Offered (grants & loans) = \$19,033		
COA - EFC	Total Cost of Attendance	\$19,780	<i>Unmet Need:</i> Is the COA minus the EFC and total aid. Our example indicates that the financial aid matches the student's need, so the unmet need is 0.
- Financial Aid	EFC	- 747	
Unmet Need	Total Awarded Financial Aid	- 19,033	
	Unmet Need	\$0	

Look carefully, at your award letters!

Each school's letter will be organized similarly, but they will not be the same so, it is very important that you pay attention to the details.

Cost of Attendance: What does each school consider when determining the COA? Will there be additional expenses that a school didn't include?

Loans: Compare the amount of loans from each school. This will be your biggest indicator of how good the offer is.

Work-study: Did a school offer you the option to work on campus to pay off some of your tuition?

Where can you go if you have questions about your "Financial Aid Award" letter? - Your counselor, staff in the CCC, and the financial aid office of the school.

Financial Aid Science Experiments Guide

Lei Huang



Financial Aid Science Experiments Guide:

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