



# Know before you owe!

**Compare your award letters to determine the college you will be attending.**

College(s)	College #1	College #2	College #3
<b>COST ON ATTENDING</b> (What are the charges)			
Tuition & Fees			
Room & Board			
Living off campus – Apartment			
Laptop, Printer, ink, etc.			
Books, labs, supplies, etc.			
Misc. (clothing, cell phone, etc.)			
Other misc.			
<b>TOTAL CHARGES</b>			
<b>GIFT AID – GRANTS, SCHOLARSHIPS, AND OTHER GIFT AID</b>			
Pell Grant - Federal			
Cal Grant - State			
Supplemental Educational Opportunity Grant (SEOG)			
Teach Grant			
Institutional Grants/Scholarships			
Work Study			
Scholarships Or Merit Aid			
ROTC, Veterans, GI Bill – (Military)			
Tuition remission (employment)			
Other misc.			
<b>TOTAL GIFT AID</b>			
<b>TOTAL (minus charges from gift aid)</b>			
<b>LOANS</b>			
Subsidized Loan			
Un-Subsidized –			
Parent Plus Loan			
Outside Loans (not recommended)			
<b>TOTAL LOANS (minus loans, only if you are accepting loans)</b>			
<b>Expected Bill</b> Minus all financial aid from your charges.			
Payment Plans are available at most schools. Payment plan options are available. (Contact the student accounts office for the best payment plan)			
<b>TOTAL</b>			

- \* **Work-study**— if you owe the university and after all aid has been applied an no balance, you keep it. If you owe, most universities will apply it to your balance due.
- \* **Subsidized** - After you graduate, leave school, or drop below half-time, you will have a 6-month grace period before you are required to begin repayment.
- \* **Unsubsidized Loan** – After you graduate, leave school, or drop below half-time, you will have a 6-month grace period before you are required to begin repayment, also, you are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- \* **Parent Plus Loan** –Parents typically start paying back the parent PLUS loan as soon as the loan is fully paid out, or they can apply to have the payments deferred for up to six months after your child graduates
- \* **Payment Plans** – Most schools offer some type of payment plan. You can use this option if you feel you cannot cover the total amount due in one lump sum.