

# 2018-2019 YEARLY COST ESTIMATE WORKSHEET

How much should I expect to pay directly to the institution? This is one of the most frequently asked questions by students and their families. This worksheet will assist you in understanding your total yearly estimated costs and the yearly estimated portion that will be covered by the financial aid offered to you.

## **STEP ONE: Estimate Your Yearly Costs**

**Estimated Direct Costs:** \$ \_\_\_\_\_

This number appears on your award letter and includes tuition and fees. If you are a resident student, it also includes room and board.

### **Estimated Indirect Costs:**

**Books:** + \$ \_\_\_\_\_  
(Optional, \$1000 maximum)

**Educational Expenses:** + \$ \_\_\_\_\_  
(Optional, i.e. travel expenses, school supplies, \$1800 maximum)

**TOTAL YEARLY ESTIMATED COSTS:** \$ \_\_\_\_\_

*Write this figure in the line for Total Yearly Costs in Step 3.*

## **STEP TWO: Estimate Your Financial Aid Credits**

**Scholarships, Grants and Awards:** \$ \_\_\_\_\_

(Do not require repayment)

**Outside Scholarships, 529, etc.** + \$ \_\_\_\_\_

**Federal Loans:** + \$ \_\_\_\_\_  
(Require Repayment)

**TOTAL YEARLY ESTIMATED CREDITS**  
\$ \_\_\_\_\_

*Write this figure in the line for Total Yearly Estimated Credits in Step 3.*

## **STEP THREE: Estimate What You Will Pay**

**Total Yearly Estimated Costs:** \$ \_\_\_\_\_

**Total Yearly Estimated Credits:** - \$ \_\_\_\_\_

**ESTIMATED YEARLY AMOUNT DUE:**  
\$ \_\_\_\_\_

## **STEP FOUR: Optional Parent PLUS Loan**

*This will assist you in determining how much you need to borrow to cover your estimated yearly amount due.*

**Parent PLUS Loan:** \$ \_\_\_\_\_  
(Total from Step Three)

**To Account for Origination Fee:** ÷ 0.95736

**TOTAL ESTIMATED PARENT PLUS LOAN  
AMOUNT TO BORROW:** \$ \_\_\_\_\_

- If you are considering an alternative loan, please be aware that the lender may charge an origination fee. Your account will be credited for the net amount after origination fees have been deducted from all applicable loans. Please visit [www.delval.edu/student-alternative-loans](http://www.delval.edu/student-alternative-loans) for more information.
- You will be billed for one semester at a time.

## **QUESTIONS?**

**Contact the Financial Aid Office**

215.489.2272 [FinAid@delval.edu](mailto:FinAid@delval.edu)

[www.delval.edu/finaid](http://www.delval.edu/finaid)



**For information about Payment Plans,  
please visit**

[www.delval.edu/tuition-payment-plans](http://www.delval.edu/tuition-payment-plans)