

# SPRING 2019 SEMESTER 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 estimated costs and the estimated portion that will be covered by the financial aid offered to you. **Please be advised that this worksheet calculates costs for the Spring 2019 semester only.** To estimate what your costs would be for an entire academic year (Two semester), please double the totals.

## **STEP ONE: Estimate Your 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, \$500 maximum)

**Educational Expenses:** + \$ \_\_\_\_\_  
(Optional, i.e. travel expenses, school supplies, \$900 maximum)

**TOTAL ESTIMATED COSTS:** \$ \_\_\_\_\_ Write this figure in the line for Total 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 ESTIMATED CREDITS**  
\$ \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

## **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)



- 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.

For information about Payment Plans, please visit

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