

Cost Estimation Worksheet

Baccalaureate Adult College

2016-2017



ST. CATHERINE
UNIVERSITY

Financial Aid Office

Please use this form to calculate your estimated costs for the academic year.

Your initial financial aid award is based on the number of credits you reported on your St. Catherine Financial Aid Application. Your charges and certain types of financial aid will be adjusted based on your *actual* enrollment after the start of each semester. Please contact the Financial Aid Office if you are unsure how to calculate your expenses.

Students are highly encouraged to read the Financial Aid Award Guide at www.stkate.edu/pdfs/financial-aid-award-guide.pdf.

Direct Costs:

	Fall Semester	Spring Semester	Full Year
1. Tuition (\$564/credit) 12 credits/semester is full-time	\$	\$	\$
2. Student Fees: Student Activity & Technology Fees \$272/semester New Student Fee: \$15 in first term of enrollment	\$272 \$	\$272 \$	\$454 \$
3. Total Direct Costs Reflected on Student Account:	\$	\$	\$

Credits to Student Account:

4. Grants & Scholarships (merit scholarships; federal, state, SC grants)	\$	\$	\$
5. Outside Scholarships/Tuition Reimbursement/Other Benefits	\$	\$	\$
6. Student/Parent Loans: Direct Sub/Unsub, Perkins Loans; or Parent PLUS Loan for parents of dependent students (listed on your award letter)	\$	\$	\$
7. Total Credits to Student Account	\$	\$	\$

Estimated Remaining Student Account Balance (line 3 minus line 7)

Estimated Indirect Costs - will vary by student:

8. Books/supplies, parking/transportation, off-campus housing, living expenses. These do not appear on your St. Kate's bill.*	\$	\$	\$
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Remaining Direct and Indirect Costs:

Remaining Student Account Balance + Estimated Indirect Costs	\$	\$	\$
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Out of Pocket Contributions:

9. Contribution from Cash, Savings, Checking, Parents, Family Gifts, etc.	\$	\$	\$
10. Contribution from income from work			
11. Total Out of Pocket Contributions	\$	\$	\$

Estimated Remainder to Finance:

Remaining Direct & Indirect Costs minus line 11	\$	\$	\$
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Financing Options

Payment is due on the first day of class each semester. If you cannot make payment in full by that date, the Student Accounts Office will assess a 1% finance charge on any remaining unpaid balance on the last day of each month.

- Installment Payment Plan: Make installment payments to your student account over the course of the semester. A \$50 per semester enrollment fee applies, which is waived for autopay. Contact Student Accounts at 651/690-6503 for more information.
- Parent or Alternative Student Loans: The Loan Chart in your award packet outlines the Direct PLUS Loan. Additional alternative student loan programs and other resources can be reviewed at the Financial Aid website.

*Students in good standing with the Student Accounts Office may charge their University Bookstore books and/or parking permit to their student account.