

FINANCIAL PLANNING WORKSHEET

CALCULATING YOUR COST OF ATTENDANCE

What kind of student are you?

For cost details based on residency status visit: affordability.ku.edu/costs

Tuition*

Campus Fees

Room and Board

Sub-Total (Direct Billed)

Books

Transportation

Personal Expenses

Estimated COA:

Financial Resources

KU Scholarships

Outside Scholarships

Federal/State/KU Grants

Federal Work Study

Federal Student Loans¹

Parent PLUS Loans²

Private / Alt. Loans

Other (e.g. 529 Plan, Savings Account)

Total Aid Amount:

DIFFERENCE (COA - Aid)

Cost of Attendance (COA): COA is an estimate of the total cost to attend college. It includes: tuition, campus fees, room and board, books, transportation, and personal expenses. Financial aid helps to pay for your COA and cannot exceed your COA.

Comments / Notes

KU FINANCIAL AID
& SCHOLARSHIPS
The University of Kansas

* Additional Course Fees may apply. See our website for details. There

¹ There is a 1.069% loan origination fee on Federal Student Loans.

² There is a 4.276% loan origination fee on Federal Direct PLUS loans.

DISCLAIMER: This worksheet is for estimation purposes only and does not represent an official aid offer or aid documentation.

affordability.ku.edu | financialaid@ku.edu | 785-864-4700

KU Visitor Center 1502 Iowa Street Lawrence KS 66045

YOU CAN EARN SO MUCH MORE THAN ADMISSION

NEARLY THREE
OUT OF FOUR
undergraduate Jayhawks
receive some financial aid.

KU Scholarships: KU offers four-year renewable scholarships for eligible incoming, first-time freshmen, and two-year renewable scholarships for eligible incoming transfer students. For details: affordability.ku.edu/scholarships

KU Pell Advantage: An aid program exclusive to The University of Kansas for incoming first-time freshmen who are eligible high-need, high achieving Kansans. For details: affordability.ku.edu/financialaid/grants/pell

First-time Freshmen apply for admission no later than Nov 1 | Transfer Students apply for admission no later than Feb 1

Private Scholarships: KU students can apply for a wide range of private scholarships to help fund their education. Each scholarship will have its own eligibility requirements and application deadline. Start applying early! For details: affordability.ku.edu/scholarships/private

Federal Student Loans: Citizens and permanent residents are eligible for federal student loans. Federal loan eligibility can depend on your EFC & financial need. Undergraduate students can borrow:

Federal Loan Limits	1st Year (0-29 credit hrs)	2nd Year (30-59 credit hrs)	3rd Year & Beyond (60+ credit hrs)	Undergrad Lifetime Limits
	\$5,500 (Dependent)	\$6,500 (Dependent)	\$7,500 (Dependent)	\$31,000 (Dependent)
Total Loan Amount	\$9,500 (Independent)	\$10,500 (Independent)	\$12,500 (Independent)	\$57,500 (Independent)

KU undergraduates who accept federal loans typically borrow \$19,793 over four years.

Federal Pell Grants: Pell grants are designed to help low-income students pursuing their first four-year degree. Eligibility for the Pell Grant is set by the US Congress each year. For 2017-18, Pell funding is available for students with an EFC below 5328. If you haven't filed your FAFSA yet, you can estimate your EFC using the FAFSA4caster—fafsa4caster.ed.gov

Terms & Definitions

- **Cost of Attendance (COA):** Estimated cost of completing an academic year as a full-time student.
- **Expected Family Contribution (EFC):** Calculated using the FAFSA, used to determine your aid eligibility.
- **Free Application for Federal Student Aid (FAFSA):** Available starting October 1, 2017. **KU's Priority FAFSA Date is December 1, 2017.**
- **Need:** COA minus EFC.
- **Dependent Student:** Must include parental information on the FAFSA, regardless of tax filing status. Most students under the age of 24.
- **Independent Student:** Do not need to include parental information on FAFSA. Includes undergraduate students who are over 24, married, have legal dependents/children, veterans, orphans, wards of the court/foster children, emancipated minors, & homeless or unaccompanied youth.
- **Subsidized Student Loan:** Interest is paid while the student is enrolled at least half-time.
- **Unsubsidized Student Loan:** Interest starts to accrue as soon as aid is disbursed.
- **Full-Time Enrollment:** 12+ credit hours in a fall or spring semester for undergraduate students, 5+ in a summer semester.
- **Half-Time Enrollment:** 6-11 credit hours in a fall or spring semester for undergraduate students, 3+ in a summer semester.
- **Aid Disbursement:** Release of student aid funds. Funds are applied to current term outstanding balances for tuition, course fees, housing, etc. Excess aid funds are refunded to the student/borrower.
- **Origination Fee:** The percentage of the total loan the lender charges the borrower for the loan. Origination services include taking and processing your loan application and other administrative services.

PLAN FOR SUCCESS.
FINISH ON TIME AND ON BUDGET.

Save time and money—work with your academic and financial aid advisors to graduate in 4 years.

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