

# Financial Planning Worksheet – 2017-2018 Fall and Spring Semesters

## Step 1 Costs

Tuition and Fees (\$49,360 for FT, \$35,330 for PT)		\$ _____
One-time “New Student Fee” – charged by CUA for fall semester		\$ <u>440</u>
Books and Supplies (estimated \$1,400 for FT, \$1,000 for PT)		\$ _____
Loan Fees (average amount for students at CUA)		\$ <u>1,144</u>
Housing	\$ _____ per month x 9 months =	\$ _____
Food	\$ _____ per month x 9 months =	\$ _____
Transportation	\$ _____ per month x 9 months =	\$ _____
Miscellaneous	\$ _____ per month x 9 months =	\$ _____
Medical Insurance (please read Medical Insurance Footnote below) =		\$ _____
Computer Purchase (please read Computer footnote below) =		\$ _____
 Step 1 Total		 \$ _____

This total may not exceed\* Cost of Attendance from the chart below.

## Step 2 Non-Loan Resources

Tuition Deposit (aka “Seat Deposit of \$750 paid prior to enrollment)		\$ _____
CUA Scholarships		\$ _____
Non-CUA Scholarships (you must inform the Financial Aid Office)		\$ _____
Out-of-Pocket (from income, savings, family assistance, etc.)		\$ _____
Benefits such as Veteran, Employee, etc.		\$ _____
 Step 2 Total		 \$ _____

**Amount to Finance with Student Loans** -- Subtract Step 2 Total from Step 1 Total \$ \_\_\_\_\_

## Cost of Attendance Chart for First-Year Students

Full-Time Enrollment; Living Off Campus	\$74,080
Full-Time Enrollment; Living On Campus	\$69,536
Full-Time Enrollment; Living with a Parent	\$60,332
 Part-Time Enrollment; Living Off Campus	 \$59,668
Part-Time Enrollment; Living On-Campus	\$55,124
Part-Time Enrollment; Living with a Parent	\$45,920

**Medical Insurance Footnote:** Because not all students pay for their medical insurance, this is not included in the standard calculation of costs, nor is it included in the standard Cost of Attendance in the chart above. Rather, a process is in place for students to request additional loan eligibility by submitting documentation of actual medical insurance costs to the Financial Aid Office. This process is initiated on or about September 15.

**Computer Footnote:** While CUA does not see the purchase of a new computer as a standardized expense, we are aware that circumstances may require a student to purchase a new computer prior to the start of, or during, a period of enrollment. CUA will allow a one-time loan increase, subject to a maximum allowance and date of purchase, for the purchase of a computer.

\*What to do when your expenses exceed the Cost of Attendance (COA) for First-Year Students: The COA is based on a survey of current CUA student expenses and known charges for tuition and fees. The first step is to look at your discretionary spending and determine what expenditures are not necessary. If you are still unable to bring your costs within the standard COA please send a detailed “personal budget” to the Director of Financial Aid which will initiate a review process to determine if an increase in the Cost of Attendance is warranted.