

ANNOTATED College Financing Plan

Questions? Collegefinancingplan@ed.gov

Student name/identifier;
date issued (right side)

University of the United States (UUS)
Graduate/Professional College Financing Plan
Student Name, Identifier

MM / DD / YYYY

Individual student's cost
of attendance

Total Cost of Attendance 2021-2022

	On Campus Residence	Off Campus Residence
Tuition and fees		\$X,XXXX
Housing and meals	\$X,XXXX	\$X,XXXX
Books and supplies		\$X,XXXX
Transportation		\$X,XXXX
Other education costs		\$X,XXXX
Estimated Cost of Attendance	\$X,XXXX / yr	\$X,XXXX / yr

Expected Family Contribution

Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	X,XXXX / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.	X,XXXX / yr

Expected Family
Contribution based on
FAFSA and Institutional
Methodology

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.
Housing, meals, or transportation may be considered taxable.

Scholarships	
Merit-Based Scholarships	
Scholarships from your school	\$X,XXXX
Scholarships from your state	\$X,XXXX
Other scholarships	\$X,XXXX
Employer Paid Tuition Benefits	\$X,XXXX
School-paid tuition benefits	\$X,XXXX
Tuition remission/waiver	\$X,XXXX
Total Scholarships	\$X,XXXX / yr

Grants	
Need-Based Grant Aid	
Institutional Grants	\$X,XXXX
State Grants	\$X,XXXX
Scholarships for Disadvantaged Students	\$X,XXXX
Other forms of grant aid	\$X,XXXX
Total Grants	\$X,XXXX / yr

The sum of each grant
sub-category appears
here; campus-based
FSEOG and TEACH
Grants would appear
here under
"Institutional Grants"

NET PRICE

College Costs You Will Be Required to Pay

Net Price (Cost of attendance minus total grants and scholarships)	\$X,XXXX / yr
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Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*	
Federal Direct Unsubsidized Loan (x.xx% interest rate)(x.xx% origination fee)	\$X,XXXX / yr
Institutional Loan (x.xx% interest rate)(x.xx% origination fee)	\$X,XXXX / yr
Grad Plus Federal Loan (x.xx% interest rate)(x.xx% origination fee)	\$X,XXXX / yr
HRSA Loans (x.xx% interest rate)(x.xx% origination fee)	\$X,XXXX / yr
Total Loan Options	\$X,XXXX / yr

* For federal student loans, origination fees are deducted from loan proceeds.

Private Loan Options	
Private Loan (check with your lender on interest and fees)	\$X,XXXX / yr

Other Options	
Income Share Agreement (xx.xx% of income for XXX months)	\$X,XXXX / yr

* Loan Amounts
Note that the amounts listed are the maximum available to you – you are allowed and encouraged to borrow only what you need. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: https://studentaid.gov/h/manage-loans .

Next steps

Work Options	
Work-study Hours Per Week (estimated)	\$X,XXXX / yr XX / wk
Assistantships	\$X,XXXX / yr
Total Work	\$X,XXXX / yr

Aid awarded by school
but earned through
work

For More Information
University of the United States (UUS) Financial Aid Office 123 Main Street Anytown, ST 12345
Telephone: (123) 456-7890 E-mail: financialaid@uus.edu

School contact details
for more information
and next steps

Education Tax Benefits
<ul style="list-style-type: none">529 Savings Plan: 529 Savings Plan is a college savings plan that offers tax and financial aid benefits.Lifetime Learning Credit (LLC): Parents or students may qualify to receive up to \$2,000 by claiming the LLC on their tax return. This credit may be taken for an unlimited account of tax years, is non-refundable and cannot be combined with the AOTC in a tax year.Student Loan Interest Deduction: Student loan borrowers may qualify to receive up to \$2,500 by claiming the deduction on their tax return if they repay interest on a student loan in a taxable year. This is an above-the-line deduction, meaning it can be taken even if the taxpayer takes the standard deduction. Parents who take out Parent PLUS loans are also eligible to take this deduction. Be aware that there is an income phase out since many graduate students have a working spouse that puts them outside of the deduction, and these students on their own may phase out quickly once they enter the workforce.Military and/or National Service Benefits: For information please visit: https://studentaid.gov/understand-aid/types/military

Space for institution
to send custom message

Customized Information from UUS

NOTE: Institutions may contact Collegefinancingplan@ed.gov to indicate their commitment to use the College Financing Plan. Students, parents, and institutions may also direct questions about the College Financing Plan to that e-mail address. Visit the College Financing Plan's page on the Office of Postsecondary Education's Web page for resources and background about the development and adoption of the College Financing Plan: <http://www2.ed.gov/policy/highered/guid/aid-offer/index.html>.