

U.S. Department of Education COLLEGE FINANCING PLAN

Technical Reference Guide



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1 OVERVIEW

The United States Department of Education's College Financing Plan, shown in Figure 1-1, is a consumer tool that institutions can use to notify students about their financial aid package. The Department's "College Financing Plan" (previously referred to alternately as the "Financial Aid Shopping Sheet", "Model Financial Aid Offer Form" and "Know Before You Owe") is a standardized form. It is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.

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| | above-the-line deduction, meaning it c paver takes the standard deduction. Pr | |
| | US loans are also eligible to take this d | deduction. Be aware that there |
| | an income phase out since many gradu | uate students have a working |
| | ouse that puts them outside of the dedu ir own may phase out quickly once the | |
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| Figure 1- | 1: College | Financing | Plan |
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1.1 Introduction

This Technical Reference Guide provides programmer specifications and record layouts for vendors and/or institutions that choose to adopt the College Financing Plan. This guide offers a methodical approach, rather than a task-oriented approach, to implementing the tool. It is intended for users who are already familiar with, or interested in using, the College Financing Plan as a supplement or replacement to the institution's existing award letter.

The framework/structure of the College Financing Plan is designed using Hypertext Markup Language (HTML), and the actual file containing the HTML code is provided by the U.S. Department of Education. This document will give you a better understanding of the various elements required to produce and populate the applicable fields using the institution's existing data. In addition, this document assumes that the reader understands HTML, and has the required knowledge to edit the provided code.

1.2 Important Contact Information

Please direct any questions, feedback, or comments to the U.S. Department of Education at <u>collegefinancingplan@ed.gov</u>. For more information on producing the College Financing Plan, including information on the HTML file, please visit <u>https://www2.ed.gov/policy/highered/guid/aid-offer/index.html</u>.

2 DATA LAYOUT

Figure 2-1 provides annotations for the College Financing Plan template.

Figure 2-1: Annotated College Financing Plan

Glossary of College Finanacing Page for Graduate students

| tudent name/identifier; | University of the United Sta Graduate/Professional College Fin | ates (UUS) | | MM / DD / YYYY | ľ | |
|--|---|--------------------------------|--|---|-----|--|
| date issued (right side) | Graduate/Professional College Fina Student Name, Identifier | | | | | |
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| ndividual student's cost of attendance | Tution and fees Housing and meals | 5 | \$X,000X X,000X | \$X,XXXX | ١. | |
| of attendance " | Books and supplies Transportation | | \$X,XXXX \$X,XXXX | | ١. | |
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| FAFSA and Institutional | As calculated by the institution using information in Based on Institutional Methodology Used by most private institutions in addition to FA | reported on the FAFSA or to | your institution. | X,XXXXX / yr | 6. | |
| Methodology | Used by most private institutions in addition to FA Scholarship and Grant Options | FSA. | | | J | |
| | Scholarships and Grants are considered "Gift" | | ded. | | | |
| | Housing, meals, or transportation may be cons Scholarships | idered taxable. | Grants | | r I | The sum of each gran |
| | Meril-Based Scholarships | | Need-Based Grant Aid | | 11 | sub-category appears |
| | Scholarships from your school Scholarships from your state | \$X,XXXX \$X,XXXX | Institutional Grants State Grants | \$XXXXXX \$XXXXXX | 1.1 | here; campus-based |
| | Other scholarships Employer Paid Tuition Benefits | \$X,XXXX \$X,XXXX | Scholarships for Disadvantaged | Students \$X,XXXX \$X,XXXX | 1 | FSEOG and TEACH Grants would appear |
| | Employer Paid Tution Benefits School-paid tution benefits | \$X,XXXX | Other forms of grant aid Total Grants | SCOOK / yr | | here under |
| | Tution remission/waiver Total Scholarships | \$X,XXXX \$X,XXXX / yr | | | | "Institutional Grants" |
| | | | | | | |
| NET PRICE | College Costs You Will Be Require Net Price (Cost of attendance minus total grants and schola | | | \$X,XXXX / yr | | |
| School recommended Federal loan amounts; state and institutional | Loan Options* Federal Direct Unsubsidized Loan (xxx% interest rate)(xxx% origination fee) Institutional Loan (xxx% interest rate)(xxx% origination fee) | \$X,XXXX / yr \$X,XXXX / yr | Work Options Work-study Hours Per Week (estimated) Assistantships Total Work | SX,XXXX / yr XX / wk SX,XXXX / yr SX,XXXX / yr | • | Aid awarded by schoo but earned through work |
| loans appear below in | Grad Plus Federal Loan (x.xx% interest rate)(x.xx% origination fee) | \$X,XXXX / yr | | \$XXXXXX / yr | 5 | WOR |
| the customized | HRSA Loans (x.xx% interest rate)(x.xx% origination fee) | \$X_XXXXX / yr | Eer.More.Information University of the United States (UI | JS) | Ι. | |
| information box | Total Loan Options | \$X,XXXX / yr | Financial Aid Office 123 Main Street | | Ш | School contact details |
| | * For federal student loans, origination fees are proceeds. | a deducted from loan | Anytown, ST 12345 Telephone: (123) 456-7890 | | 1 | for more information |
| | Private Loan Options Private Loan (check with your lender on interest and fees) | \$X,XXXX / yr | E-mail: financialaid@uus.edu | | | and next steps |
| | Other Options Income Share Agreement (xx.xx% of income for XXX months) | \$X,XXXX / yr | | | | |
| | *Loan Amounts | | Education Tax Benefits | | ſ | |
| | Note that the amounts listed are the maximum you are allowed and encouraged to borrow of | | 529 Savings Plan: 529 Savings F offers tax and financial aid benefits. | fan is a college savings plan that | | |
| | learn about loan repayment choices and calc | ulate your Federal | Lifetime Learning Credit (LLC) | Parents or students many quality | | |
| | Loan monthly payment, go to: https://atudent loans. | aid.gov/h/manage- | to receive up to \$2,000 by claiming credit may be taken for an unlimited | account of tax years, is non- | | |
| | | | refundable and cannot be combined • Student Loan Interest Deduction | | | |
| | | | quality to receive up to \$2,500 by cl return if they repay interest on a stu | dent loan in a taxable year. This is | | |
| | Next steps | | an above-the-line deduction, meani taxpayer takes the standard deduct | on. Parents who take out Parent | | |
| | | | PLUS loans are also eligible to take is an income phase out since many | this deduction. Be aware that there | | |
| | | | spouse that puts them outside of the their own may phase out quickly on | | | |
| | | | Military and/or National Servic visit https://studentaid.com/understa | Benefits: For information please | | |
| Space for institution | Customized Information from UUS | | | | ì | |
| send custom message | | | | | | |

Outlined below are the data elements in each section and the information required to produce and populate the College Financing Plan.

2.1 Student Information

This section contains information specific to the institution and the prospective student including the estimated cost of attendance, possible grant and scholarship aid, work options, loan options, and so on.

The data required to populate the **Student Information** section are provided by the institution. Table 2-1 outlines each "Subsection" and provides a "Description" of its intended use

| Subsection | Description |
|--|--|
| Student Name/Identifier | The prospective student's name and identifier (as assigned by the institution). |
| Date Issued | The month, day, and year that the College Financing Plan was created to notify the prospective student about their financial aid package. |
| Institution Name | The name of the institution providing the College Financing Plan. |
| Total Costs of Attendance 2021-22 year Tuition and fees Housing and meals Books and supplies Transportation Other education costs Estimated Cost of Attendance | This information is generated by the institution itself and should provide a clear understanding of the costs associated with one year of enrollment at the institution for the named student. |
| Expected Family ContributionBased on FAFSABased on Institutional Methodology | At most institutions, the expected family contribution is based on the FAFSA results; however, if an institutional methodology is used, that result may be provided. |

Table 2-1: Student Information Section

| Scholarship and Grant Options Merit-Based Scholarships Scholarships from your school Scholarships from your state Other scholarships Employer paid tuition benefits School paid tuition benefits School paid tuition benefits Tuition remission/waiver Total scholarships Grants Need-Based Grant Aid Institutional grants State grants Scholarships for Disadvantaged Students | This should include all financial aid options available to the named student to assist with the costs outlined above. |
|--|---|
| Other forms of grant aidTotal grants | |
| College Costs You Will Be Required to Pay Net Price | This number reflects the net cost of attendance for the named student after grants and scholarships are taken into account. |
| Loan options Federal Direct Unsubsidized Loan Institutional Loan Grad Plus Federal Loan HRSA Loans Total Loan Options Private Loan Options Private Loan Other Options | At most institutions, the recommended loan amounts for the named student are based on the FAFSA results; however, an institutional methodology may also be used. |
| Income Share Agreement | |
| Work options Work-Study hours per week (estimated) Assistantships | At most institutions, the expected work award amounts for the named student are based on the FAFSA results; however, an institutional methodology may also be used. |
| Customized information | Institutions can use this section to add additional, customized information specific to the institution and the named student. |

| For more information and next steps Financial Aid Office Contact Information (Address, Telephone, and E-mail) | Specific contact information for the institution's financial aid office including the address, telephone number, and e- mail address. |
|--|---|
|--|---|

Table 2-2 lists each "Element" used within the **Student Information** section, along with its assigned "Control ID" (as it is displayed within the College Financing Plan HTML code).

| Element | Control ID |
|---|--|
| School Name | school-name |
| Student Name/Identifier | student-name |
| Date Issued | date-stamp |
| Download Button | download-btn |
| Total Cost of Attendance | costs-table |
| Tuition and fees | costs-tuition-and-fees |
| On-campus housing and meals | costs-housing-and-meals-on- campus |
| Off-campus housing and meals | costs-housing-and-meals-off- campus |
| Books and supplies | costs-books-and-supplies |
| Transportation | costs-transportation |
| Other education costs | costs-other-education-costs |
| Estimated Cost of Attendance On campus | costs-total-estimated-cost-on- campus |
| Estimated Cost of Attendance Off campus | costs-total-estimated-cost-off- campus |
| Expected Family Contribution Header | family-table |
| Based on FAFSA | family-fafsa-cost |
| Based on Institutional Methodology | family-institution-cost |
| Scholarship Section Header | scholarships-table |
| Scholarships from your school | aid-scholarships-school |
| Scholarships from your state | aid-scholarships-state |
| Other scholarships | aid-scholarships-other |
| Employer Paid Tuition Benefits | employer-paid-tuition-benefits |
| School Paid Tuition Benefits | school-paid-tuition-benefits |
| Tuition remission/waiver | tuition-remission-waiver |

Table 2-2: Element and Control ID for Responsive College Financing Plan

| Total Scholarships | aid-total-scholarships |
|--|--|
| Grant Section Header | grants-table |
| Institutional Grants | aid-grants-institution |
| State Grants | aid-grants-state |
| Scholarships for Disadvantaged Students | aid-scholarship-disadvantage |
| Other forms of grant aid | aid-grants-other |
| Total Grants | aid-total-grants |
| College Costs You Will be Required to Pay Header | net-price-table |
| Net Price | net-price-total |
| Loan Options Section Header | loan-options-table |
| Federal Direct Unsubsidized Loan | loan-options-federal-direct-unsubsidized |
| Institutional Loan | loan-options-institutional-loan |
| Grad Plus Federal Loan | loan-options-grad-plus-federal-loan |
| HRSA Loans | loan-options-hrsa-loan |
| Total Loan Options | loan-options-total |
| Private Loan Options Section Header | private-loan-table |
| Private Loan | private-loan |
| Other Options Section Header | other-options-table |
| Income Share Agreement | income_share_agreement |
| Work Options Section Header | work-options-table |
| Work-Study Hours Per Week (estimated) | work-options-work-study |
| Assistantships | work-options-assistantships |
| Total Work | work-options-total |
| | |

3 GLOSSARY

The Department has added a glossary as a second page to the College Financing Plan. This addition will help better explain financial aid terms used on the College Financing Plan to students, financial aid administrators, and guidance counselors.

Figure 3-1: Glossary

Annotated College Finanacing Plan for Graduate students

| you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan). Expacted Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on financial information provided in your Free Application for Federal student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. Federal Work-Study: A federal student aid program that provides part-time employment while the student will be paid directly for the hours he or she ducation expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Pleaderal Work-Study earnings may be taxed in certain scenarios; however, the income you earn will not be counted against you when calculating your Expected Family Contribution on the FASFA. Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant fi, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of Your Isang School Loans (NSL). <u>https://bhw.hrsa.gov/loans.scholarship/school-based/oualitional requirements to quality</u> . Health Resources and Services Administration (HRSA): Health Resources and Services Administration (HRSA) loans include Loans for Disadvantaged Students (LSA): An income Share Agreement (ISA): An income Share Agreement (ISA): An income Share Agreemen |
|--|
| CQA includes tuition and fees, housing and meats; and allowances for books, supplies, transportation, icam fees, and dependen care. It also includes impectations to an ensonal computer, costs related to a disbility; and reasonability and reasonability and personal texpenses, such as an allowance for the rental or purchase of a personal computer, costs related to a disbility; and reasonability and reasonability and dependent care expenses. Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest why you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accrue (accumulate) and be capitalized (that is, your interest will accure (accumulate) and be capitalized (that is, your interest will accure (accumulate) and be capitalized (that is, your interest will accure (accumulate) and your are eligible to receive. It is based on financial information provided in your Free Application for Federal student Ald (FAFSA). This is not the amount of money your family will have to pay for ordination and your all receive. Federal Work-Study: A federal student aid you will receive. Federal Work-Study: A federal student and you will receive. Federal Work-Study: A federal student adigainst you when calculating your Expected Family Contribution on the FASFA. Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually meri-based. Gocasionaly you might h |
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| Scholarships for Disadvantaged Students: Here is a link to a description of the program: <u>https://www.benefits.gov/benefit/875.</u> |
| |
| Teach Grant Program: Provides grants of up to \$4,000 a year to students who are completing or plan to complete course work peeded to begin a correct |
| The technic of the region of the stants of prosection of the section of the secti |
| For more information visit <u>https://studentaid.gov</u> . |
| |