

U.S. Department of Education COLLEGE FINANCING PLAN

Technical Reference Guide



October 2020 collegefinancingplan@ed.gov

Table of Contents

1	OVER	VIEW	2
	1.1	Introduction	3
	1.2	Important Contact Information	3
2	DATA	LAYOUT	4
	2.1	Student Information	4
3	GLOS	SARY	9

List of Figures

Figure 1-1: College Financing Plan	2
Figure 2-1: Annotated College Financing Plan	4
Figure 3-1: Glossary	9

List of Tables

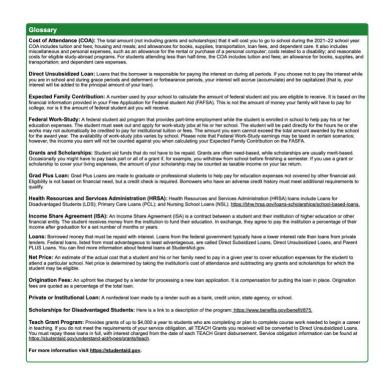
Table 2-1: Student Information Section	. 5
Table 2-2: Element and Control ID for Responsive College Financing Plan	. 7

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.

Housing and meals \$X,XXX Books and supplies Transportation Differ education costs Estimated Cost of Attendance XXXXXX Expected Family Contribution Based on FASI Based FASI	\$X,000X \$X,000X \$X,000X \$X,000X r	ampus Residence
Different loss SXXXXX Turino referent loss SXXXXX Books and supplies SXXXXX Dire reducation costs SXXXXX Extended Cost of Attendence SXXXXX Extended Cost of Attendence SXXXXX Extendent Cost of Attendence SXXXXX Scholarships from your state SXXXXXX Extendent Scholarships SXXXXXX Extendent Scholarships SXXXXXX Extendent Scholarships SXXXXXX /yr College Costs You Will Be Required Cost Ore YX Extendent Scholarships SXXXXX /yr Extendent Scholarships SXXXXX /yr Extendent Scholarships SXXXXX /yr Extendent Scholarships SXXXXX /yr Extendent Scholarships<	\$X,000X \$X,000X \$X,000X \$X,000X r	
Tution and fees Housing and meals Books and supplies Transportation Other education costs Estimated Cost of Attendance SXXXXX Expected Family Contribution Based on FAS Cost Partments Cost protections Cost protections Cost protections Cost protections Cost protections Cost protection Cost prot	\$X,000X \$X,000X \$X,000X \$X,000X r	
Housing and mapping \$X,XXX Books and supping Transportation Other education costs \$X,XXX Estimated Coat of Attendance \$X,XXXX Estimated To the institutions in addition to FAFSA Total on ore payment is needed. Coaling Analysis from your state \$X,XXXXX Scholarships from your state \$X,XXXXX Colleage Scholarships \$X,XXXX Totion remission/waiver \$X,XXXXX Colleage Scholarships \$X,XXXX Colleage Scholarships \$X,XXXX <td>\$X,X00X \$X,X00X \$X,X00X</td> <td>\$X,XXXX</td>	\$X,X00X \$X,X00X \$X,X00X	\$X,XXXX
Transportation Other adduction costs Estimated Cost of Attandance \$X.XXXX Expected Family Contribution Based on FAFSA Based on FAFSA Scientific Cost of Attandance Costoarchip and Grant Ogarn Ogarn Scientific Cost of Attandance Coloarchips and Grants are considered "GAT" aid - no repayment is metodered Scientific Cost of Attandance Scholarships from your state \$X.XXXXX Other scholarships \$X.XXXXX Collage Costs You Will Be Required to Pay Net Price Scholarships and Cost of Attandance Collage Costs You Will Be Required to Pay Net Price Scholarships Collage Costs You Will Be Required to Pay Net Price Scholarships Collage Costs You Will Be Required to Pay Net Price Scholarships Cost dirender at angle scholarships Scholarships Collage Costs You Will Be Required to Pay Net Price Cost dirender at angle scholarship	SX,XXXX SX,XXXX r	
Transportation Other adduction costs Estimated Cost of Attandance \$X.XXXX Expected Family Contribution Based on FAFSA Based on FAFSA Scientific Cost of Attandance Costoarchip and Grant Ogarn Ogarn Scientific Cost of Attandance Coloarchips and Grants are considered "GAT" aid - no repayment is metodered Scientific Cost of Attandance Scholarships from your state \$X.XXXXX Other scholarships \$X.XXXXX Collage Costs You Will Be Required to Pay Net Price Scholarships and Cost of Attandance Collage Costs You Will Be Required to Pay Net Price Scholarships Collage Costs You Will Be Required to Pay Net Price Scholarships Collage Costs You Will Be Required to Pay Net Price Scholarships Cost dirender at angle scholarships Scholarships Collage Costs You Will Be Required to Pay Net Price Cost dirender at angle scholarship	\$X,XXXX	
Estimated Coal of Attendances \$X,XXXX Expected Family Contribution Based on FAFSA As calculated by the instatution using information reported on the FAFSA or to your in a calculated by the instatution using information reported on the FAFSA or to your in a calculated by the instatution and guidement of the attention of the instatution and the instatutional attention to the attention of the instatution and the instatution and attention to the attention of the instatution and the instatution attention to the instatution instatution of the instatution attention and the instatution attention instatution instatuti	r	
Exported Family Contribution Excort of AFSA As calculated by the institution using information reported on the FAFSA or to your in Based on institutional Methodology Used by most private institutional in addition to FAFSA. Cicholarships and Grant Option Cholarships and Grant san considered "Clift" aid - no repayment is needed. Could, meak, of transportation may be considered taxable. Scholarships from your state Scholarships and Grant Option Cholarships and Grant Option Cholarships and Grant San Scholarships Scholarships from your state Scholarships and Grant Option Cholarships and Grant San Scholarships Scholarships from your state Scholarships Cost of utemportation set Scholarships Cost of itemdance minus total grants and scholarships Cost of distinctions, plus interest and fees. Loan Options Fuderal Direct transpickation dignation fee) Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Cost of distinctions Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Lane Cost of internet analytick origination fee) Scholarship Fuderal Lane Scholarship Fuderal Cost Scholarships Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Cost Scholarships Fuderal Cost Scholarships Scholarships Fuderal Direct Scholarships Fuderal Direct Scholarships Fuderal Cost Scholarships Scholarships Fuderal Direct Scholarships Fuderal Di		
Based on FAPSA As calculated by the institution using information reported on the FAPSA or to your it Based on Institutional Methodology Used by most private institutions in addition to FAPSA. Folderships and Grant Options cholarships and Grant Options Scholarships and Grant Options Scholarships and Grant Same Scholarships and Grant Same Scholarships from your state Scholarships from your state state Scholarships from your state state Scholarships from your state Scholarships from your state Scholarships from your state state Scholar state Scholarships from your state Scholarships f		\$X,XXXX / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFEIA. Cholarship and Grant Options Cholarships and Grants are considered "Gift aid - no repayment is needed. Tousing, meak, or transportation may be considered taxable. Scholarships from your school \$XXXXXX Scholarships from your school \$XXXXXX Chine scholarships \$XXXXX Scholarships from your school \$XXXXXX Scholarships from your school \$XXXXXX Chine scholarships \$XXXXX Scholarships \$XXXXX Tution menefits \$XXXXXX Tution memission/waiver \$XXXXXX / yr College Costs You Will Be Required to Pay Net Price Cost of altendance minu total grants and scholarships con and Work Options to Pay the Net Price to You to mart repay loars, plus interest and fees Loan Options* Firstitutional Loan (Cast Fitterest rate)(XXXX) origination fees \$XXXXXX / yr Charles Interest rate)(XXXX) origination fees \$XXXXXX / yr Charles Interest rate)(XXXX) origination fees \$XXXXX / yr Charles Agreenent Charles Agreenent Charles Agreenent Charles Interest rate)(XXXX) origination fees SXXXXX / yr Charles Interest rate)(XXXXX / yr Charles Interest rat		X,XXXX / yr
Scholarship and Grants are considered "Giff aid - no repayment is needed. Scholarships and Grants are considered "Giff aid - no repayment is needed. Scholarships and Grants are considered "Giff aid - no repayment is needed. Scholarships and Grants are considered "Giff aid - no repayment is needed. Scholarships Scholarships Scholarships Scholarships Tom your state SX.XXXX Scholarships from your state SX.XXXX Other scholarships SX.XXXX Scholarships from your state SX.XXXX Scholarships Tubio Benefits SX.XXXX Tution remission/waiver SX.XXXX Total Scholarships SX.XXXX / yr College Costs You Will Be Required to Pay Net Fride Control dimendene minus fold grants and scholarships .com and Work Options to Pay the Net Price to You Total Scholarships SX.XXXX / yr Cond Plus Frederal Dant (scholarships) .com Alternet tably:xx% origination fees XXXXXX / yr Federal Dimense tably:xx% origination fees SX.XXXX / yr Frederal Dant (scholarships SX.XXXX / yr Fre foderal student bans, origination fees XXXXX /	uton.	X,XXXX / yr
Scholarships G Morti-Based Scholarships SXXXXXX Scholarships from your school SXXXXXX Other scholarships SXXXXXX Ditter scholarships SXXXXXX Scholarships from your state SXXXXXX Ditter scholarships SXXXXXX Scholarships from your state SXXXXXX Scholarships from your state SXXXXXX Scholarships SXXXXXX Yr College Costs You Will Be Required to Pay Net Price Yet Price (Cost of altendance minus total grants and scholarships) .oan and Work Options to Pay the Net Price to You You must reply loans, bus interest and fees. Loan Options* Yet Action You Xis interest rate/xxxX/s origination fee) XXXXXX / yr Price Loan Yet Xis interest rate/xxxX/s origination fee) XXXXXX / yr HESA Loane Yet Loan Yet Loan Options For foderal student loans, origination fees) Private Loan Yet Action former for sXXXXX / yr Private Loan Yet Action (come for XXXX in grantant fees) Private Loan Yet Action (come for XXXX months) SXXXXX / yr Private Loan Yet Ac		
Merit-Based Scholarships Scholarships from your state Scholarships from your state Scholarships from your state Scholarships from your state Scholarships Employer Paid Tution Benefits SXXXXXX Other scholarships SXXXXXX Tatal Scholarships SXXXXXX / yr College Costs You Will Be Required to Pay Merit Costs Inferent TatelyCosts origination fee) SXXXXXX / yr Costs of inferent TatelyCosts origination fees SXXXXXX / yr Costs of Inferent TatelyCosts origination fees Merit Costs Of Costs Pay (Privat Loan Costs of Inferent TatelyCosts Constitution SXXXXX / yr (Privat Loan SXXXXX / yr Costs of Inferent TatelyCosts Constitution SXXXXX / yr (Privat Loan Revorts Bare Agreement Loan monthy payment, go to: https://atudentaid.gov/th/manage: Loans Natistiene		
Scholarships from your school \$X,XXXX Scholarships from your state \$X,XXXX Cher scholarships \$X,XXXX Employer Paid Tution Benefits \$X,XXXX Scholarships from your state \$X,XXXX Employer Paid Tution Benefits \$X,XXXX Scholarships \$X,XXXX Tation remission/waiver \$X,XXXX College Costs You Will Be Required to Pay Net Price Cost of alfendence minus total grants and scholarships Cost of alfendence minus total grants and scholarships an and Work Options to Pay the Net Price to You Will Access (will be required to Pay Kotk interest reallox.cs% origination fee) \$X,XXXX / yr Federal Direct Unsubsidized Loan (will be required to Pay) Will Access (will be required by cs% origination fee) Vick will interest realloy.cs% origination fee) \$X,XXXX / yr Total Loan Options \$X,XXXX / yr For declaral student bans, origination fees) \$X,XXXX / yr Cost of alfender on interest and fees) \$X,XXXX / yr Cost of the payement, go to: https://studentaid.gov/h/manage: loans \$X,XXXX / yr For declaral student bans, origination fees) \$X,XXXX / yr Costor of thoore index on interest and fees)	nts	
Scholarships from your state \$X,XXXX Other scholarships \$X,XXXX School-paid tuition Benefits \$X,XXXXX Traital Scholarships \$X,XXXXX / yr College Costs You Will Be Required to Pay Metrice (Cost of demonance minus total grants and scholarships) an and Work Options to Pay the Net Price to You tour ant repay loans, plus interest and fees. Loan Options" For doard statement total (yrants of a scholarships) and Phile Pay the Net Price to You tour ant repay loans, plus interest and fees. Loan Options" SXXXXXX / yr Netherest rate)(XxX% origination fee) SXXXXX / yr Netherest rate)(XxX% origination fees) SXXXXX / yr Cost of interest rate)(XxX% origination fees) SXXXXX / yr For doard statest trate)(XxX% origination fees) SXXXXX / yr For fodard statest totale, scholarships) Private Loan (check with your lender on interest and fees) Private Loan (check with your lender on interest and fees) Private Loan (check with your lender on interest and fees) Private Loan (check with your lender on interest and fees) 	I-Based Grant Aid	
Other scholarships \$X,XXXX C Employed Paid Tuition Benefits \$X,XXXX C School-paid Utilion benefits \$X,XXXX C Tuition remission/waiver \$X,XXXX T College Costs You Will Be Required to Pay Net Price C Met Price Cost of attendance minus total grants and scholarships XXXXXX / yr College Costs You Will Be Required to Pay Net Price C Cost of attendance minus total grants and scholarships XXXXXX / yr N Cost of attendance minus total grants and scholarships XXXXXX / yr N Loan Options* \$XXXXX / yr N N Code Interstrate/cxx5k origination fee) \$XXXXXX / yr N N Code Interstrate/cxx5k origination fee) \$XXXXXX / yr N N Code Interstrate/cxx5k origination fee) \$XXXXXX / yr N N Code Interstrate/cxx5k origination fee) \$XXXXXX / yr N N Code Interstrate/cxx5k origination fee) \$XXXXXX / yr N N Code Interstrate/cxx5k orincentes \$XXXXX / yr N	titutional Grants	\$X,XXXX
Employer Paid Tution Benefits SXXXXX () School-paid tution benefits SXXXXX () Trution remission/waiver SXXXXXX / yr College Costs You Will Be Required to Pay Net Price (Cost of affendence minus total grants and scholarships) Cost of affendence minus total grants and scholarships Cost of affendence minus total grants and scholarships Mark () Cost of affendence minus total grants and scholarships Cost of affendence minus total grants and scholarships Cost of affendence minus total grants and scholarships Total Loan Options Private Loan () Cost of affendent loans, origination fee) Private Loan () Cost of affendent loans, origination fees) Cost of affendent loans, origination fees Private Loan () Cost of affendent loans, origination fees) Cost of affendent loans, origination fees Cost of bours and ero on interest and fees Cost of bours and ero on interest and fees Cost of bours and and encourse is a calculate your Federal Loan monthy payment, go to: https://studentaid.gov/h/manage: Loans Nottaises	ite Grants holarships for Disadvantaged Stude	\$X,XXXX ants \$X,XXXX
Bithod-paid tuition benefits \$X,XXXX Y Tuition emission/waiver \$X,XXXX yr Collage Costs You Will Be Required to Pay Net Price Ret Price Collage Costs You Will Be Required to Pay Net Price Collage Costs You Will Be Required to Pay Net Price Collage Costs You Will Be Required to Pay Net Price Collage Costs You Will Be Required to Pay Net Price Cost of allendance minus total grants and scholarships .on and Work Options to Pay the Net Price to You Will Method Scholarships .on and Poins* \$X,XXXX / yr Coad Options* \$X,XXXX / yr Method \$X,XXXX / yr Coad Pius Frederal Loan \$X,XXXX / yr Coad Pius Frederal Loan \$X,XXXX / yr Coad Pius Frederal Loan \$X,XXXX / yr PHESA Loan \$X,XXXX / yr Coads: interest ratelyX.xx% origination fees \$X,XXXX / yr Protat Loan \$X,XXXX / yr Check with your lender on interest and fees \$X,XXXX / yr Protat Loan \$X,XXX / yr Protate Loan for Start Agreesement \$X,XXXX / yr you are allowed and encouraged to borrow ony what you need. T	r forms of grant aid	\$X,XXXX
Tution remission/waiver \$X,XXXX Total Scholarships \$X,XXXX / yr College Costs You Will Be Required to Pay Net Price (Cost of attendance minus total grants and scholarships) .con and Work Options to Pay the Net Price to You to must repsy locations from a scholarships) .con and Work Options to Pay the Net Price to You to must repsy locations from a scholarships) .con and Work Options to Pay the Net Price to You to must repsy locations from a scholarships) .con Options* Federal Direct Unsubsidized Loan (coxx) interest ratelyCoxx% origination free) \$X,XXXX / yr .cox in interest ratelyCoxx% origination free) \$X,XXXX / yr .cox in interest ratelyCoxx% origination free) \$X,XXXX / yr .cox in interest ratelyCoxx% origination free) \$X,XXXX / yr .cox in interest ratelyCoxx% origination frees) \$X,XXXX / yr .cox in interest ratelyCoxx% origination frees) \$X,XXXX / yr .cox in the sci and could be not work months) \$X,XXX / yr .cox in the sci and could be not sci and sci and be you - you are allowed and encouraged to borrow only what you meet. To learn about 0an den encourage of borrow only what you rederal Loan monthy payment, go to: https://atudentaid.gou/th/manage: Loans. . . Natistees .	Grants	\$X,XXXX / yr
Collage Costs You Will Be Required to Pay Net Price (Cost of attendance minus total grants and scholarships) .cona 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) You Apis Frederal Total Unsubsidized Loan (x.xX% interest rate)(x.xX% origination fee) You Apis Frederal Total Unsubsidized Loan (x.xX% interest rate)(x.xX% origination fee) You Apis Frederal Total Unsubsidized Loan (x.xX% interest rate)(x.xX% origination fee) You Apis Frederal Coan (x.xX% interest rate)(x.xX% origination fee) For Advant student loans, origination fees are deducted from loan Private Loan (check with your lender on interest and fees) Othome Share Agreement (check with your lender on interest and fees) Private Loan (check with your lender on interest and fees) Other Dation Repayment choices and calculate your Federal Loan monthy payment, go to: https://studentaid.gov/htmanage: loans. Note that the amounds listed are the maximum available to you – you are allowed and encouraged to borrow only what you need. To lear about loan repayment choices and calculate your Federal Loan monthy payment, go to: https://studentaid.gov/htmanage: loans. Nattateot		
Not Price (Code of altimation or minus total grants and scholarships) coan and Work Options to Pay the Net Price to You bu must repay loans, plus interest and fees. Loan Options* (Last interest rate)(x.x% origination fee) Institutional Loan (x.x% interest rate)(x.x% origination fee) (x.x% interest rate)(x.x% origination fees) (check with your lender on interest and fees) Other Options (check with your lender on interest and fees) 'Loan Amoutal Note that the ancounts listed are the maximum available to you - you are allowed and encourage to borrw only what your Federal Loan monthy payment, go to:: https:/studentatid.gov/h/manage.loans. Natiatest <td< td=""><td></td><td></td></td<>		
bu must repay loans, plus interest and fees. Loan Options* Federal Direct Unsubsizing Loan (x.xX): Interest rate)(x.xX): origination fees) (x.XX): Interest rate)(x.xX): origination fees are deducted from loan (x.XX): Interest rate)(x.XX): origination fees) (x.XX): Interest rate)(x.XX): origination fees are deducted from loan (x.XX): Interest rate)(x.XX): origination fees are deducted from loan (x.XX): Interest rate)(x.XX): (x,Y): (Are also origination fees) (x.XX): Interest rate)(x.XX): (x,Y): (XX): Interest rate)(x.XX): (x,Y): (XX): Interest rate)(x.XX): (x,Y): (XX): Interest rate)(x.XX): (x,Y): (XX): (X,Y): (XX): (X,Y): (X,XX): (X,Y		\$X,XXXX / yr
Federal Direct Unsubsidized Loan (xxxX): interest revis/xxxX0 (rigination fee) \$XXXXX (ryr Institutional Loan (xxxX): interest revis/xxxX0 (rigination fee) \$XXXXXX (ryr Ord Piles Federal Loan (xxxX): interest revis/xxX0 (rigination fee) \$XXXXXX (ryr HBSA Loan (xxxX): interest revis/xxX0 (rigination fee) \$XXXXXX (ryr For federal student loans, origination fee) \$XXXXX (ryr For federal student loans, origination fees) \$XXXXX (ryr Private Loan (revix%): interest revis/xxX0 (rigination fees) \$XXXXX (ryr Private Loan (revix%): interest revis/xxX0 (rigination fees) \$XXXXX (ryr Other Options \$XXXXX (ryr Private Loan (revix%): informed for XXX (ronthis) \$XXXXX (ryr Other Options \$XXXXX (ryr Income Share Agreement (ream about loan fee fixXX (ronthis) \$XXXXX (ryr *Lean monthy regreement (revix) (ryr (revix) (ryr) (revix) (ryr) . *Lean monthy payment, go to: https://atudentaid.gov/h/manage: loans. . Next steps .		
Institutional Lean (xxx): interest relex(xxx): origination fee) SXXXXXX / yr Arr Crad Piles Federal Lean (xxx): interest relex(xxx): origination fee) SXXXXXX / yr Total Lean Options SXXXXX / yr For federal student leans, origination fees are deducted from lean Private Lean (xxx): interest relex(xxx): origination fees SXXXXX / yr Private Lean (xxx): interest relex(xxx): origination fees SXXXXX / yr Cher Options SXXXXX / yr Cher Options SXXXX / yr Cher Options SXXXXX / yr Cher Optio	k Options	
KxxXX: Interest rate/jx.xxXX origination fee) Triangle and the second secon	-study s Per Week (estimated)	\$X,XXXX / yr XX / wk
Grad Piles Federate Loan (xxx): interest relei/xxx% origination fee) \$XXXXX / yr HESA Loans (xxx): interest relei/xxx% origination fee) \$XXXXX / yr Total Loan Options \$XXXXX / yr For federal student loans, origination fees) \$XXXXX / yr Private Loan (conceeds. \$XXXXX / yr Private Loan (conceeds. \$XXXXX / yr Other Options \$XXXXX / yr Other Options \$XXXXX / yr Note that the amounts listed are the maximum svailable to you – you are allowed and encourse to borrow only what you need. To learn about loan resyment choices and calculate your Federal Loan monthy payment, go to: https://studentaid.gov/htmanage: loans. . Next steps .	tantships	\$X,XXXX / yr
HRSA Lears \$XXXXX / yr Total Loan Options \$XXXXX / yr For forderal student loans, origination fees \$XXXXX / yr Private Loan Options \$XXXXX / yr Private Loan Options \$XXXXX / yr Private Loan Options \$XXXXX / yr Other Options \$XXXXX / yr Diver Moder on interest and fees \$XXXXX / yr Other Options \$XXXXX / yr Income Share Agreement fees XXX months) \$XXXXX / yr *Lean Amounts \$XXXXX / yr Note that the amounts listed are the maximum svaliable to you - you are allowed and encouraged to borrow only what you reed. To learn about loar resyment choices and calculate your Federal Loan monthy payment, go to: https://atudentaid.gou/h/manage: loans. . Next steps . .	Work	\$X,XXXX / yr
Total Loan Options SXXXXX / yr For declaral student bans, origination fees are deducted from ban Private Loan SXXXXX / yr Private Loan SXXXXX / yr Rows SXXXXX / yr Other Options SXXXXX / yr Income Share Agreement (boxX% of income for XXX months) SXXXXX / yr *Lean Amounts SXXXXX / yr Income Share Agreement (boxX% of income for XXX months) SXXXXX / yr *Lean Amounts SXXXXX / yr Issue allowed and encouraged to borrow only what you need. To learn about loan requerment choices and calculate your Federal Loan monthy payment, go to: https://studentaid.gov/th/manage: loans. . Next steps . .	More Information	
Kork options For faderal student loans, origination fees are deducted from loan Frivate Loan Private Loan SX.XXXX / yr Chice Options SX.XXXX / yr Lean Amounts Isted are the maximum available to you - you are allowed and encouraged to borrow only what you need. Lean monthy payment, go to: https://atudentaid.gov/h/manage: Loans Nextateps	ersity of the United States (UUS) ncial Aid Office	
Private Lean Options Private Lean Options (check with your lender on interest and fees) Other Options Income Share Agreement (cxxx% of Income for XXX months) Lean Amounts Isted are the maximum available to you – you are allowed and encouraged to borrow only what you need. To lear about loan repayment choices and calculate your Federal Lean monthy payment. go to: <u>https://atudentaid.gov/h/manage</u> . Nextuses Nature Share Agreement	Main Street	
Private Loan Poptions Private Loan (check with your lender on interest and fees) Other Options Income Share Apprenent (xxxx% of income for XXX months) Lean Amounts Isted 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 monthy payment, go to: https://studentaid.gov/h/manage: loans. Nextuises Nextuises	lown, ST 12345	
Private Loan (check with your lender on interest and fees) \$X,XXXX / yr Other Options (nooms share Agreement (ox.xX% of income for XXX months) \$X,XXXX / yr *Loan Amounts \$X,XXX / yr *Loan Monthly payment. go to: https://studentiaid.gov/h/manage: . Next_steps .	phone: (123) 456-7890 ail: financialaid@uus.edu	
Other Options Income Share Agreement (cx.x% of Income for XOX months) \$X.XXXX / yr *Lean Amounta \$X.xXXX / yr Vote that the amounts listed are the maximum available to you – you are allowed and encouraged to borrow only what you need. To learn about toan repayment choices and calculate your Federal Loan monthy payment. go to: <u>https://studentaid.gov/h/manage:</u> leans. Next steps		
Income Share Agreement (pocxxiv of Income for XOX months) \$XXXXXX / yr -Lean Amounts		
(xc.xx/e of incomis for XXX months) 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: <u>bttps://studentaid.gov/h/manage</u> . Lans. Next.steps		
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 preayment choices and calculate your Federal Loan monthly payment, go to: <u>https://atudentaid.gov/th/manage</u> : loans.		
you are allowed and encouraged to borrow only what you need. To learn about loan repayment choices and calculate your Foderal Loan monthly payment, go to: <u>https://atudentaid.gov/h/manage</u> : loans.	cation Tax Benefits	
you are allowed and encouraged to borrow only what you need. To learn about loan repayment choices and calculate your Federal Loan monthy payment, go to: <u>https://studentaid.gov/h/manage:</u> loans.	9 Savings Plan: 529 Savings Plan is	a college savings plan that
Loan monthly payment, go to: <u>bitps://studentaid.gov/h/manage:</u> loans. Next.steps	ers tax and financial aid benefits.	
Next steps	etime Learning Credit (LLC): Pare receive up to \$2,000 by claiming the LL	
Nextateps	eceive up to \$2,000 by claiming the LL dit may be taken for an unlimited acco	
Nextalopa	undable and cannot be combined with	the AOTC in a tax year.
Next steps	udent Loan Interest Deduction: St alify to receive up to \$2,500 by claiming	
	urn if they repay interest on a student li	loan in a taxable year. This is
	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	
.		nefits: For information please
	litary and/or National Service Ber	d/types/military
Customized Information from UUS		

Figure 1-	1: College	Financing	Plan
-----------	------------	-----------	------



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					
	Total Cost of Attendance 2021-202	22				
		On Cam		Off Campus Residence	1	
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.	
	Other education costs		\$X,XXXX			
	Estimated Cost of Attendance	\$X.	XXXX / yr	\$X,XXXX / yr	J	
Expected Family Contribution based on	Expected Family Contribution Based on FAFSA			X,XXXXX / yr		
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
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 you will receive. Federal Work-Study: A federal student aid you may the provides part-time employment while the student is enrolled in school to help pay his or her education 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 aries by school. Please note that H Ederal 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 if, 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 scholarship may be counted a staable income on your tax return. Grad Plus Loan: Grad Plus Loans are made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Health Resources and Services Administration (HRSA): Health Resources and Services Administration (HRSA) loans include Loans for Disadvantaged Students (LDS); Primary Care Loans (PCL); and Nursing School Loans (NSL). <u>https://bhw.hrsa.gov/loans-scholarships/school-based-loans</u>
Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from scholo before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return. Grad Plus Loan: Grad Plus Loans are made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Health Resources and Services Administration (HRSA): Health Resources and Services Administration (HRSA) loans include Loans for Disadvantaged Students (LDS); Primary Care Loans (PCL); and Nursing School Loans (NSL). https://bhw.hrsa.gov/loans-scholarships/school-based-loans Income Share Agreement (ISA): An Income Share Agreement (ISA) is a contract between a student and their institution of higher education or other financial entity. The student receives money from the institution to fund their education. In exchange, they agree to pay the institution a percentage of their income after graduation for a set number of months or years. Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private leaders. Federal loans, listed from more advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at Student as atstudentaid.gov. Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.
education 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. Please note that Federal 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 offen need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, 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 scholarship may be counted as taxable income on your tax return. Grad Plus Loan: Grad Plus Loans are made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Health Resources and Services Administration (HRSA): Health Resources and Services Administration (HRSA) loans include Loans for Disadvantaged Students (LDS); Primary Care Loans (PCL); and Nursing School Loans (NSL). <u>https://bhw.hrsa.gov/loans-scholarships/school-based-loans</u> Indone state after graduation for a set number of months or years. Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private leaders. Foredral Loans, Net Price: An estimate of the actual cost that a student and is or her family need to pay in a given year to cover education expenses for the student to attend a particular form more infor
Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Health Resources and Services Administration (HRSA): Health Resources and Services Administration (HRSA) loans include Loans for Disadvantaged Students (LDS); Primary Care Loans (PCL); and Nursing School Loans (NSL). <u>https://bhw.hrsa.gov/loans-scholarships/school-based-loans</u> Income Share Agreement (ISA): An Income Share Agreement (ISA) is a contract between a student and their institution of higher education or other financial entity. The student receives money from the institution to fund their education. In exchange, they agree to pay the institution a percentage of their income after graduation for a set number of months or years. Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov. Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for which the student may be eligible. Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.
Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: <u>https://www.benefits.gov/benefit/875.</u>
Disadvantaged Students (LDS); Primary Care Loans (PCL); and Nursing School Loans (NSL). <u>https://bhw.hrsa.gov/loans</u> -scholarships/school-based-loans Income Share Agreement (ISA): An Income Share Agreement (ISA) is a contract between a student and their institution of higher education or other financial entity. The student receives money from the institution to fund their education. In exchange, they agree to pay the institution a percentage of their income after graduation for a set number of months or years. Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov. Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible. Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: <u>https://www.benefits.gov/benefit/875.</u>
financial entity. The student receives money from the institution to fund their education. In exchange, they agree to pay the institution a percentage of their income after graduation for a set number of months or years. Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov. Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible. Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: https://www.benefits.gov/benefit/875.
 lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov. Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible. Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: https://www.benefits.gov/benefit/875.
attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible. Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: https://www.benefits.gov/benefit/875 .
fees are quoted as a percentage of the total loan. Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school. Scholarships for Disadvantaged Students: Here is a link to a description of the program: <u>https://www.benefits.gov/benefit/875</u> .
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> .