



INSTRUCTIONS: This worksheet will help you estimate your out-of-pocket costs using your SUNY Award Letter. Complete Tables 1-3 by locating the corresponding sections on your SUNY Award Letter and then transferring the values to this worksheet. For Tables 2 and 3, use the “Total” amounts rather than the semester amounts.

Table 1: ESTIMATED COST OF ATTENDANCE FOR THE ACADEMIC YEAR (Source: SUNY Award Letter)

Costs	Direct Costs	Indirect Costs
Tuition and fees	\$ _____	\$ n/a
Housing and meals (direct cost if living on-campus; purchased meal plan)	\$ _____	\$ _____
Books and supplies	\$ n/a	\$ _____
Estimated Transportation	\$ n/a	\$ _____
Estimated other additional costs ¹ (such as health insurance)	\$ _____	\$ _____
Costs Not Billed to Student (sum figures in Indirect Costs column)	n/a	\$ _____
A.] Costs Billed to Student (sum figures in Direct Costs column)	\$ _____	n/a

Table 2: GRANTS AND SCHOLARSHIPS OFFERED – ESTIMATED GIFT AID (Source: SUNY Award Letter)

Type of Grant or Scholarship	Total
TAP	\$ _____
Pell	\$ _____
SEOG	\$ _____
SUNY Tuition Credit	\$ _____
Other (include all other grants and scholarships)	\$ _____
B.] Total Grants and Scholarships² (No repayment Requirement)	\$ _____

² If the “Total Grants and Scholarships” line on your SUNY Award Letter is greater than the sum of the individual awards, please review Banner for an itemized listing of each award. Due to limited space, every award may not print on the award letter.

Table 3: OPTIONS TO PAY NET COSTS – LOANS OFFERED (Source: SUNY Award Letter)

Type of Loan	Total
Federal Direct Subsidized Loan	\$ _____
Federal Direct Unsubsidized Loan	\$ _____
C.] Total Loans (Repayment required)	\$ _____

Table 4: ESTIMATE YOUR OUT-OF-POCKET COST

Student Bill Component	Amount
Costs Billed to Student [Line A]	\$ _____
Total Grants and Scholarships [Line B]	\$ _____
Total Loans [Line C]	\$ _____
Annual Out-of-Pocket Expense³ [Line A - Line B - Line C]	\$ _____

³ Students are billed on a per-semester basis. Generally, you can divide the annual amount by two to estimate your per-semester out-of-pocket cost. If your out-of-pocket cost is negative, you can expect to receive a refund. Students are strongly advised to borrow conservatively. Remember to also budget for indirect costs, like textbooks.