



My Estimated Cost for the 2024-25 Academic Year

Created: September 29, 2023

ESTIMATED COST OF ATTENDANCE (IN-STATE)

Tuition and fees	\$12,896
Housing and meals	\$15,606
Books, course materials, supplies, and equipment	\$1,200
Transportation	\$1,126
Miscellaneous personal expenses	\$1,661
Total	\$32,489/yr

ESTIMATED GRANTS AND SCHOLARSHIPS TO PAY FOR COLLEGE

Pell Grant	\$4,045
CSU Grant Aid Package	\$15,955
Total	\$20,000/yr

WHAT YOU WILL PAY FOR COLLEGE

Net Price	\$12,489
Cost of Attendance minus Estimated Grants and Scholarships	

Options to Pay Net Price

WORK OPTIONS ?

Work-study or student employment	\$4,000
Total	\$4,000/yr

ESTIMATED LOAN OPTIONS

Federal Direct Subsidized Loan	\$3,500
Federal Direct Unsubsidized Loan	\$1,489
Total	\$4,989/yr

OTHER OPTIONS

\$3,500/yr

- Payment plan offered by the institution
- Military and/or National Service benefits
- Federal Direct PLUS Loan
- Non-Federal private education loan
- Expected Family Contribution (EM): \$3,329
(As calculated using information reported on this calculator)

Paying for College



- Grants and Scholarships – \$20,000
- Federal Student Loans – \$4,989
- Student Employment – \$4,000
- Family Contribution – \$3,500

The estimate provided using this net price calculator does not represent a final determination or actual award of financial assistance. The cost of attendance and financial aid availability may change. This estimate is not binding.

Your actual costs will vary according to your residency, enrollment status, personal lifestyle choices, and academic program and coursework.



Financial Aid 101: The Award Letter

Conquer college expense overwhelm in three steps!

1. Complete the **FAFSA** (Free Application for Federal Student Aid) in the fall of your senior year. The application opens on October 1st. The sooner you file, the better, since aid is often awarded on a first-come, first-served basis. Visit [FAFSA.ed.gov](https://fafsa.ed.gov) for more information. After filing, you will receive a Student Aid report (SAR). Review it carefully to make sure everything is correct. You may also need to complete the [CSS Profile](#), used by nearly 400 colleges and universities.
2. Once the FAFSA is filed and your college applications are submitted, you will receive acceptance and award letters. Review each letter carefully and compare the financial aid packages offered by each school.

3. Award Letter Terms & Conditions:

COA: Cost of Attendance. This figure includes tuition and fees, housing and meals, books and supplies, transportation, and other expenses for one year.

EFC: Expected Family Contribution. This is a measure of your family's financial strength and is calculated according to a formula established by law. Taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered.

Grants & Scholarships: This is money that does **not** have to be paid back. Grants are typically based on financial need, while scholarships may be based on need, merit, or other specific requirements.

Work Study: Part-time employment programs funded by the government which allow qualified students to earn money to help pay for college.

Federal Loans: These funds are fronted by the government and must be paid back. Federal loans help cover the gap between the cost of attendance and other financial aid. There are several types of federal loans:

- a. **Perkins Loans:** These are school-based, low-interest education loans awarded to students based on exceptional need.
- b. **Direct Stafford Loans:** These may be subsidized or unsubsidized.
- c. **Subsidized Loans** are awarded to students who demonstrate financial need. The interest is paid by the government while the student is in school.
- d. **Unsubsidized loans** are awarded to students regardless of financial need. The student is responsible for paying the interest that accrues on the loan while in school.
- e. **Direct PLUS Loans:** These are available to parents or graduate students to cover the full cost of education, less any other financial aid. Borrowers must pass a credit check.

Private student loans may be an option to help cover remaining expenses, but they are not part of the FAFSA. Pay careful attention to award letters that rely heavily upon additional private loans.