



## The Bottom Line Worksheet

	School Name	School Name	School Name	School Name
<b>A. DIRECT COSTS</b>				
1. Tuition				
2. Fees (lab, activity, health, etc.)				
3. Room and board (if living on campus)				
<b>B. INDIRECT COSTS</b>				
4. Room and board (if living off campus)				
5. Books and Supplies				
6. Personal expenses (laundry, phone, etc.)				
7. Travel to and from school				
8. Educational loan fees				
9. Dependent care				
10. Disability expenses				
<b>C. TOTAL COST OF EDUCATION (add items 1-10)</b>				
<b>D. FINANCIAL AID (Grants and Scholarships)</b>				
11. Federal Pell Grant				
12. Federal SEOG Grant				
13. State grants and scholarships				
14. Institutional grants and scholarships				
15. Private scholarships				
16. Other gift aid				
<b>E. SELF-HELP (Student Loans and Earnings)</b>				
17. Federal Stafford Loan				
18. Federal Perkins Loan				
19. Federal Work-Study				
20. Other work and/or student loans				
<b>F. TOTAL FINANCIAL AID (add items 11-20)</b>				
<b>G. NET COSTS (Line C minus Line F)</b>				
<b>H. SUPPLEMENTAL LOANS</b>				
21. Federal PLUS Loan				
22. CT-FELP Loan				
23. Other Loans				

### Other Considerations

- Supplemental loans are generally available to credit-worthy families, even if not offered in the award letter from the school. In this worksheet, they reduce "Net Costs."
- Ask if awards are renewable and under what conditions (GPA requirements, reassessment of need, continuing in a specific major, etc.).
- Ascertain each school's policy on receipt of additional private scholarships.
- Determine each school's procedures for re-applying for financial aid in subsequent years.