MODEL FINANCIAL AID AWARD LETTER (FIRST PAGE)

Enrollment Status: Full-Time, Full-Year
Housing Status: On Campus
Period: Academic Year 2011-12
Today's Date: 9/13/2011

Cost of Attendance	$23,450
Total Gift Aid	- $13,300
Out-of-Pocket Cost	**$10,150**
Gift Aid/Cost Ratio	57%
Gift Aid/Need Ratio	57%

Cost of Attendance	$23,450
Federal EFC	$0
Financial Need	$23,450

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Cost of Attendance	Fall Term	Spring Term	Full Year Total	Average* Annual Increase
Required Expenses				
Tuition and Required Fees	$5,000	$5,000	$10,000	5.6%
Room and Board	$4,225	$4,225	$8,450	6.0%
Books and Supplies (Average)	$500	$500	$1,000	6.9%
Subtotal Required Expenses	**$9,725**	**$9,725**	**$19,450**	**5.8%**
Discretionary Expenses				
Travel / Transportation (Estimate)	$750	$750	$1,500	3.2%
Health Insurance	$500	$500	$1,000	13.1%
Miscellaneous / Personal (Estimate)	$750	$750	$1,500	2.1%
Subtotal Discretionary Expenses	**$2,000**	**$2,000**	**$4,000**	**5.1%**
TOTAL COST OF ATTENDANCE	**$11,725**	**$11,725**	**$23,450**	**5.5%**

Gift Aid (Grants and Scholarships)	Source	Fall Term	Spring Term	Full Year Total	Average* Annual Increase
Federal Pell Grant	Federal	$2,775	$2,775	$5,550	0.8%
State Grant	State	$125	$125	$250	-1.0%
University Merit-Based Scholarship	College	$2,500	$2,500	$5,000	0.0%
Private Scholarship	Private	$1,250	$1,250	$2,500	0.0%
TOTAL GIFT AID		**$6,650**	**$6,650**	**$13,300**	**0.3%**
ANNUAL OUT-OF-POCKET COST		**$5,075**	**$5,075**	**$10,150**	

Options for Paying for Out-of-Pocket Cost	Rate	Fees	Duration	Full Year Total/Limit	Monthly Payment	Total Payments
Student Employment			10 hours/week			
Federal Work-Study	$8.50/hour		for 30 weeks	$2,550		
Payment Plans						
Tuition Installment Plan	$1,128/month	$100	9 months	$10,250		
Education Loans (Need-Based)						
Federal Subsidized Stafford Loan	3.4%	1%	10 years	$5,500	$55.17	$6,620.94
Federal Perkins Loan	5.0%	0%	10 years	$2,100	$40.00	$2,374.81
Education Loans (Non-Need)						
Federal Unsubsidized Stafford Loan	6.8%	1%	10 years	$5,500	$64.51	$7,742.01
Federal Parent PLUS Loan	7.9%	4%	10 years	$10,150	$127.72	$15,326.52
Private Student Loan	10.0%	3%	15 years	$10,150	$112.45	$20,239.26

* Average annual increases are averaged over the most recent 4-year period.