

Financial Aid: *Estimating Your Expenses*

This worksheet is provided to help you estimate the amount of Saint Mary's College charges that you and your family will be responsible for in 2015–16. Note that the costs below are **estimates**. Our Board of Trustees determines the exact 2015–16 tuition and fees in April. This worksheet does not include indirect expenses for books, supplies, travel, and personal expenses. You will need to plan for those costs as well as the costs below.

	Fall Semester	Spring Semester	Estimated Total
Full-Time Tuition	\$18,310	\$18,310	\$36,620
Student Government Fee	80	80	160
Facilities Fee	130	130	260
Technology Fee	180	180	360
Room*	3,500	3,500	7,000
Board/meals	2,160	2,160	4,320
Total Charges – living on campus	\$24,360	\$24,360	\$48,720
Total Charges – living off campus	\$18,700	\$18,700	\$37,400

Credits to Account - refer to your Financial Aid Award Letter

1. Saint Mary's Scholarships and Grants			
2. Federal and State Grants			
3. Tuition Deposit **			
4. Net Direct Student Loan (deduct 1.073% from the gross loan amount on the award letter)			
5. Perkins Loan			
6. Other Sources of Aid (outside scholarships, 529 plans, etc.)			
7. Total Financial Aid (add lines 1 through 6)			
Estimated 2015–16 Student Account Balance (subtract line 7 from the "Estimated Total Charges")			

Students are billed for one semester at a time. The bill for fall semester will be emailed to the student at her Saint Mary's College email address in mid-July and payment will be due in mid-August. The bill for spring semester will be emailed to the student in mid-December and will be due in mid-January.

Student Employment

If you choose to work in order to earn money to help pay your student account charges, the amount you earn will depend on the pay rate of your job and the number of hours you choose to work. Wages are paid on a monthly basis and students have the option to apply their earnings to their student account or to have the earnings direct-deposited into their bank account. Please visit www.saintmarys.edu/student-employment for more information.



Contact Information

Financial Aid Office
 (574) 284-4557
 (866) 502-7788 toll free
 (574) 284-4818 fax
finaid@saintmarys.edu

Student Accounts
 (574) 284-4730
student.accounts@saintmarys.edu

* Actual room cost will vary depending on the residence hall and type of room to which a student is assigned.

** The tuition deposit is due May 1. For students living on-campus the deposit is \$400. Of this \$400, \$200 will be applied toward the fall semester bill. The remaining \$200 is held by the College as a room deposit. Once a student moves off-campus this \$200 will be refunded to her if she has no charges for room damage. For students living off-campus, the deposit is \$200 and this amount will be applied toward the fall semester bill.