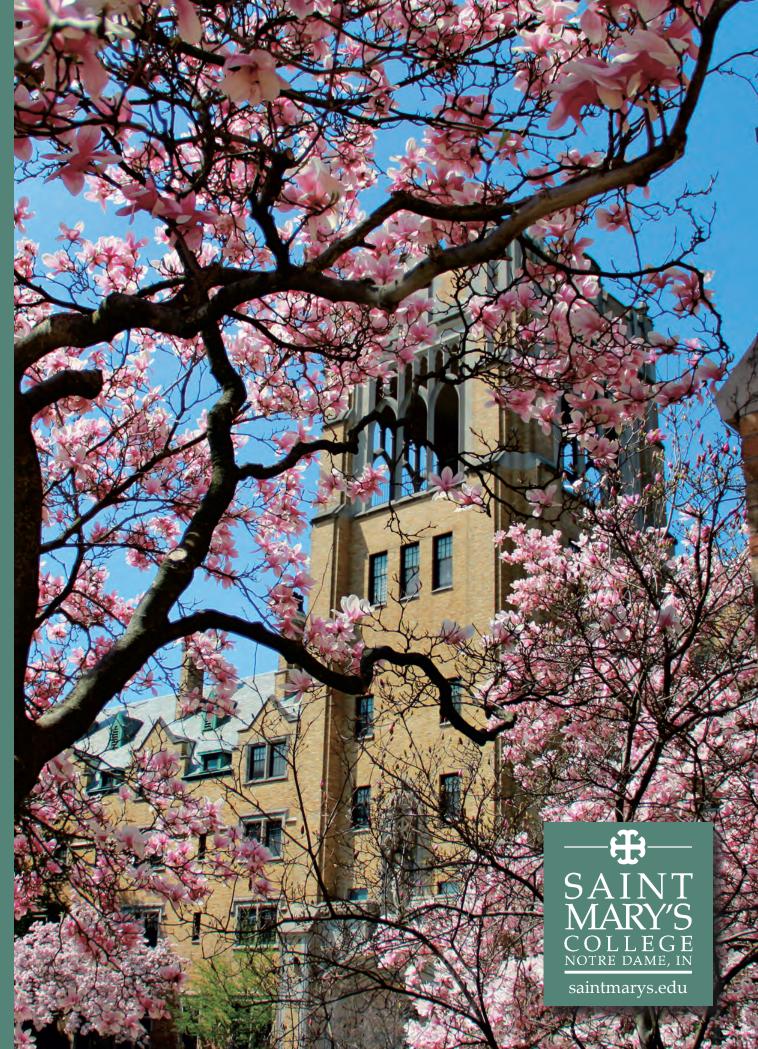
## Financial Aid: Estimating Your Expenses



## **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 2014–15. Note that the costs below are estimates because our Board of Trustees determines the exact 2014–15 tuition and fees in April. This worksheet is based on direct charges and does not include indirect expenses for books, supplies, travel, and personal expenses. You will need to plan for those costs as well as the direct costs estimated below.

	Fall Semester	Spring Semester	Total
Estimated Full-Time Tuition	\$17,605	\$17,605	\$35,210
Estimated Student Government Fee	80	80	160
Estimated Facilities Fee	125	125	250
Estimated Technology Fee	175	175	350
Estimated Room*	3,380	3,380	6,760
Estimated Board/meals	2,085	2,085	4,170
Estimated Total Charges – living on campus	\$23,450	\$23,450	**\$46,900 (on campus)
<b>Estimated</b> Total Charges – living off campus	\$17,985	\$17,985	**\$35,970 (off campus)
Credits to Account			
1. Saint Mary's Scholarships and Grants			
2. Federal and State Grants			
3. Deposit***	200		

The year total amount on line 8 is usually expected in two semester payments—August 8 and January 10. Many families choose to budget their balance due using a payment plan and/or long term loan.

## **Student Employment**

4. Net Direct Student Loan

6. Other Sources of Aid (outside scholarships, 529 plans, etc.)\*\*\*\*

7. Total Financial Aid (add lines 1 through 6) 8. Estimated 2014–15 student account balance

(subtract line 7 from the "Estimated Total Charges")

5. Perkins Loan

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 Fax: (574) 284-4818 finaid@saintmarys.edu Student Accounts (574) 284-4730 student.accounts@saintmarys.edu Year Total

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

\*\* A \$50 fee may be added for some science labs

\*\*\*\* Other sources of aid, if not already included as part of your aid package, may affect your current financial aid package.

<sup>\*\*\*</sup> Actual Deposit is \$400. \$200 is a credit toward tuition and \$200 is held as a room deposit.