

College Loan Planner

Use this simple chart to estimate your college funding gap and understand your loan options.

YOUR COLLEGE COSTS (this academic year)

Tuition & Fees

Academic courses, lab fees, athletic fees, etc.

\$

Housing & Living Expenses

Dorm room/apartment, utilities, food, etc.

\$

Books & Supplies

Textbooks, computer, school supplies, etc.

\$

Transportation & Misc.

Travel between home & school, etc.

\$

TOTAL COLLEGE COSTS

Add the amounts above

\$

YOUR EXISTING FUNDS

Family Savings

Money saved for college expenses

\$

Scholarships & Grants

Free aid from the government, school, etc.

\$

Student Employment

Income (after tax) from work study or other job

\$

Other Sources

Any available funds not included above

\$

TOTAL EXISTING FUNDS

Add the amounts above

\$

YOUR COLLEGE FUNDING GAP

TOTAL COLLEGE COSTS
minus TOTAL EXISTING FUNDS

\$

THREE WAYS TO COVER THE GAP

1 | **FEDERAL STAFFORD LOAN** for students

2 | **FEDERAL PLUS LOAN** for parents

3 | **CERTIFIED PRIVATE LOAN** for students & parents

Explore your loan options with your financial aid office or visit us online for more information. See helpful tips on the reverse side.

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TIPS ON BORROWING SMART

These tips could save you thousands of dollars.

- 1 Explore free money such as grants and scholarships before taking a loan.
+ You'll graduate with less debt.
- 2 Fill out the Free Application for Federal Student Aid (FAFSA) every year.
+ It's your gateway to financial aid.
- 3 Maximize your federal loans before taking a private loan.
+ Federal loans give you the most flexibility in repayment.
- 4 If you need a private loan, choose a loan that is school-certified and school-disbursed.
+ This way, you won't borrow too much and you won't accrue interest before tuition is due.

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