

Personal Planner

2024/2025 Academic Year



This Personal Planner assists you in understanding your estimated family responsibility in support of your educational costs for the 2024/2025 academic year based on your current financial aid offer. Please keep in mind that the costs outlined below are estimated averages. Your costs may vary depending on the actual charges assessed by the University.

Your financial aid is subject to change due to new information, such as receipt of private scholarship assistance not noted on your offer.

Undergraduate Cost of Attendance

Estimated Direct Costs

Tuition and Fees:	\$65,025
Housing and Food:	\$17,900
Total Direct Costs:	\$82,925

Estimated Indirect Costs

Books and Supplies:	\$1,250
Personal Expenses:	\$1,200
Transportation:	\$750
Total Indirect Costs:	\$3,200

Net Price

Total Cost of Attendance:	\$86,125
Total Gift Assistance	(-) \$ _____
Net Price	= \$ _____

Financial Assistance

Total Direct Costs:	\$82,925
Total Gift Assistance <i>(scholarships, grants, awards)</i>	(-) \$ _____
Difference	\$ _____
Total Loan Assistance <i>(Federal and/or Institutional)</i>	(-) \$ _____
Remaining Amount <i>(estimated family responsibility)</i>	\$ _____

Student Employment: The amount of employment eligibility on your offer estimates what you might earn and is not included in the total assistance on this worksheet. Money earned from work is paid directly to the student and not applied to the student account.

Private Scholarships: Receiving a private scholarship or other aid not listed on your original offer may change your eligibility. If your financial aid is adjusted as a result of the receipt of additional funding, your family responsibility may change.

Questions? Please call 574-631-6436, email finaid@nd.edu, or visit financialaid.nd.edu.

Please keep this planner for your records. Do not return this document to the Office of Financial Aid.

[Please see the other side for additional information]

Family Responsibility Worksheet

2024/2025 Academic Year



This worksheet provides options that help your family pay for a Notre Dame education. You are not obligated to participate in any of these programs.

Estimated Family Responsibility (from the Personal Planner) \$ _____

Option 1: Direct Payment

The Estimated Family Responsibility from the Personal Planner is for the full academic year. The Office of Student Accounts will bill you for one half of the direct costs for the fall semester and the other half for the spring semester. Families may make payments through **IRISHPAY**, the University's online student account and payment system.

Option 2: Payment Plan

Estimated Family Responsibility \$ _____ The University offers an interest-free monthly payment plan. For additional information or to enroll in the plan, visit the Make a Payment area of studentaccounts.nd.edu.

Length of Payment Plan (months) (+)10 _____

Estimated Monthly Payment \$ _____

Option 3: Federal Direct PLUS Loan (Parents)

Estimated Total Cost of Attendance **\$86,125** The 2024/2025 Cost of Attendance is an estimate as this amount will vary for individual students due to differences in the cost of books and supplies, personal expenses, and transportation. A full breakdown of the estimated Cost of Attendance is available in the Costs, Funding, Finance Options, and Terms and Conditions.

Total Assistance (-)\$ _____
(from Financial Aid Offer)

Federal Direct PLUS Loan Eligibility \$ _____
(maximum borrowing amount)

Option 4: Combination of Payment Plan and Federal Direct PLUS Loan

Estimated Family Responsibility \$ _____ Families may choose to borrow from the Federal Direct PLUS Loan for Parents and/or participate in the payment plan. This option may help families to pay out of their current income and limit the amount they need to borrow.

Federal Direct PLUS Loan (-)\$ _____

Balance \$ _____

Length of Payment Plan (months) (+)10 _____

Estimated Monthly Payment \$ _____
(from payment plan)

You should consider private loan programs as a source of funding only after fully exploring the opportunities available from the Federal Direct Student Loan Programs. Taking on debt for any reason should be done deliberately and only for amounts needed.