

This Personal Planner is designed to assist you in understanding your estimated family responsibility in support of your educational costs for the 2018-19 academic year based on your current offer of financial aid. Keep in mind that the costs outlined below are averages. Your costs may vary depending on your housing selection and the actual charges assessed by the University.

Your financial aid is also subject to change due to, for example, receipt of private scholarship assistance not noted on the Financial Aid Notification (FAN).

UNDERGRADUATE COST OF ATTENDANCE

DIRECT COSTS

Tuition & Fees	\$53,391
Room & Meals*	\$15,410
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Total Direct Costs	\$68,801

In addition to the direct costs listed, each student should plan for the cost of books, supplies, transportation, and personal expenses. Some of these additional “indirect costs” could be met by academic year Federal Work-Study or Campus Employment earnings. More information is available on the Office of Financial Aid website at ***financialaid.nd.edu***.

**Typical residence hall accommodations provide for housing with one or more roommates. The current cost of a single room (no roommate) is approximately \$500 more annually.*

FINANCIAL ASSISTANCE (from most recent Financial Aid Notification)

Total Gift Assistance _____
(scholarships, grants, awards)

Total Borrowed Assistance (plus) _____
(Federal and/or Institutional)

Total Assistance _____

Student Employment: The amount of employment eligibility on the FAN is an estimate of 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: The receipt of a private scholarship or other aid that is not listed on your original FAN may change your eligibility. If your financial aid is adjusted as a result of the receipt of additional funding, your family responsibility may change. Please review the Undergraduate Student Funding section of the *Financial Aid Conditions and Information* guide for how your family responsibility may change.
It is your responsibility to recalculate your estimated family responsibility based on your most recent FAN.

CALCULATING YOUR ESTIMATED FAMILY RESPONSIBILITY

Estimated Direct Costs _____

Total Assistance (minus) _____
(from above)

Estimated Family Responsibility _____

This is only an estimate. You will receive a Student Account Statement outlining actual charges for tuition, fees, room, and meals via **IRISHPAY** each semester. Details are outlined in the Student Account section of the *Financial Aid Conditions and Information* guide.

This worksheet is designed to outline options available to assist you in creating a plan that works for your family in paying for a Notre Dame education. You are not obligated to participate in any of these programs; they are simply options we have made available to help you maximize your resources.

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

DIRECT PAYMENT

The estimate above is for the full academic year. The Office of Student Accounts will bill you for one half of the amount for the fall semester and the other half for the spring semester. Families may make direct payments through **IRISHPAY**.

OPTION 1: PAYMENT PLAN

Estimated Family Responsibility \$ _____
 Length of Payment Plan (*months*) ÷ 9 or 10 _____
 Estimated Monthly Payment \$ _____

For additional information or to enroll in the plan, call Blackboard/Cashnet at (800) 231-9182 or visit the Payments area of ***studentaccounts.nd.edu***.

OPTION 2: FEDERAL DIRECT PLUS LOAN FOR PARENTS

Estimated Direct Costs \$ 68,801
 Total Assistance (*minus*) \$ _____
 (from *Personal Planner*)
 Federal Direct PLUS Loan Eligibility \$ _____

The 2018-19 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. The full estimated Cost of Attendance is available in the *Financial Aid Conditions and Information* guide.

OPTION 3: COMBINATION OF PAYMENT PLAN AND FEDERAL DIRECT PLUS LOAN

Estimated Family Responsibility \$ _____
 Federal Direct PLUS Loan (*minus*) \$ _____
 Balance \$ _____
 Length of Payment Plan (*months*) ÷ 9 or 10 _____
 Estimated Monthly Payment \$ _____

Families may choose to borrow from the Federal Direct PLUS Loan for Parents and participate in the Blackboard/Cashnet payment plan. This option might allow families to maximize their resources by not borrowing the full amount or committing to a large monthly payment.

You may consider private loan programs as a source of funding 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.