



# UNIVERSITY OF NOTRE DAME

OFFICE OF STUDENT FINANCIAL SERVICES  
FINANCIAL AID

## Personal Planner 2012/2013 Academic Year

This Personal Planner is designed to assist you in understanding your estimated family responsibility in support of your educational costs for the 2012/13 academic year based on your current financial aid award. Keep in mind that the costs outlined below are averages. Costs may vary depending on your housing selection and actual charges assessed by the University. Your financial aid award is also subject to change due to, for example, your receipt of outside scholarship assistance not noted on your Award Letter.

Circumstances such as the receipt of an outside scholarship, not originally reported to the Office of Financial Aid, may change the original offer of financial aid. If your financial aid is adjusted, your family responsibility may also change. You will be notified if changes to your financial aid occur. Please review these changes and respond accordingly. It is your responsibility to recalculate your estimated family responsibility based on your most recent financial aid Award Letter.

### UNDERGRADUATE COST OF ATTENDANCE 2012/2013

**Direct Costs**

Tuition & Fees	\$42,971
Room & Board*	<u>11,934</u>
Total	\$54,905

Annual increases in costs should be anticipated. In addition to the direct costs listed above, each student should plan for the cost of books, supplies, transportation, and personal expenses. Some of these additional “indirect expenses” could be met by academic year campus employment earnings. Further details may be obtained from the Office of Financial Aid website.

\*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 AID AWARDED ON MOST RECENT AWARD LETTER

<b>Total Gift Aid</b> <i>(scholarships, grants, and awards)</i>		\$ _____
<b>Total Student Loans</b> <i>(Federal Direct and/or Federal Perkins Loan)</i>	<i>(plus)</i>	\$ _____
<b>Total Aid</b>	<i>(equals)</i>	\$ _____

### CALCULATING ESTIMATED FAMILY RESPONSIBILITY

<b>Estimated Direct Costs</b>		<u>\$54,905</u>
<b>Total Aid</b> <i>(from above)</i>	<i>(minus)</i>	\$ _____
<b>Estimated Family Responsibility</b>	<i>(equals)</i>	\$ _____

*Note: This is only an estimate. You will receive a Student Accounts Statement via IRISHPAY outlined in the Student Accounts section of Financial Aid Conditions & Information.*

# Family Responsibility Worksheet

## 2012/2013 Academic Year

This worksheet is designed to outline some options to assist you which are available to help create 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)**      \$ \_\_\_\_\_

<b>DIRECT PAYMENT</b>
This amount can be paid directly to the University of Notre Dame's Office of Student Accounts to offset fall and spring charges.

<b>OPTION I: SALLIE MAE TUITION PAYMENT PLAN</b>
Estimated Family Responsibility (from above) \$ _____ divided by (9 or 10 months) = \$ _____ estimated monthly payment. For additional information or to enroll in the plan, call Sallie Mae at (877) 282-5933 or visit their website at <a href="http://tuitionpay.salliemae.com/nd">tuitionpay.salliemae.com/nd</a> .

<b>OPTION II: FEDERAL DIRECT PLUS LOAN</b>	
<b>Estimated Direct Costs</b>	\$54,905*
<b>Total Aid (from the Personal Planner)</b>	(minus) \$ _____
<u>Optional PLUS Loan</u> amount to help meet family responsibility	\$ _____
Approval of any loan will be based on information each lender has obtained and their specific credit criteria.	
* The 2012/2013 total Cost of Attendance is an estimate as this amount will vary for individual students due to variability in expenses such as books, personal, and transportation. The estimated total Cost of Attendance is available from the Office of Financial Aid website at <a href="http://financialaid.nd.edu">financialaid.nd.edu</a> .	

<b>OPTION III: SALLIE MAE TUITION PAYMENT PLAN AND FEDERAL DIRECT PLUS LOAN</b>	
<b>Estimated Family Responsibility (from above)</b>	\$ _____
<b>Federal Direct PLUS Loan (from above)</b>	(minus) \$ _____
<b>Balance Due (amount to be financed through the Sallie Mae Tuition Payment Plan)</b>	\$ _____
Balance Due (from above) \$ _____ divided by (9 or 10 months) = \$ _____ estimated monthly payment.	

Students may consider private loan programs as a source of funding only after exhausting the opportunities available from the federal aid programs. Taking on debt for any reason should be done deliberately and only for amounts needed.