

This Personal Planner is designed to assist you in understanding your estimated responsibility in support of your educational costs for the 2018/2019 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).

COST OF ATTENDANCE

Tuition & Fees	\$ _____
Room & Meals	\$ _____
Books & Supplies	\$ _____
Personal Expenses	\$ _____
Transportation Expenses	\$ _____
Estimated Cost of Attendance	\$ _____

DIRECT COSTS

Tuition - what you are charged for classes by the Office of Student Accounts.

Fees - what you pay to support things like student activities, health center, technology, and the school paper.

Room and Meals - University meal plans.

INDIRECT COSTS

Books and Supplies - estimate of what your books might cost. There are several options including renting from the bookstore, charging at the bookstore to your Notre Dame student account, purchase from online retailers, e-books, etc.

Personal Expenses - estimate of what you might need for other expenses (e.g., toiletries, winter clothing, etc.)

Room and Meals - off-campus housing and meals.

Transportation - estimate for airfare, fuel, car insurance, etc.

FINANCIAL ASSISTANCE (from Financial Aid Notification)

Total Gift Assistance <i>(scholarships, fellowships, private scholarships)</i>	\$ _____
Total Borrowed Assistance "add" <i>(Federal Direct Loans)</i>	\$ _____
Total Assistance	\$ _____

Circumstances such as the receipt of a private 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 responsibility may also change. You will be notified if changes to your financial aid occur. Please review how these changes may affect your responsibility.

It is your responsibility to recalculate your estimated responsibility based on the receipt of outside aid.

CALCULATING YOUR ESTIMATED RESPONSIBILITY

Estimated Cost of Attendance	\$ _____
Total Assistance <i>(from above)</i>	\$ _____
Estimated Responsibility	\$ _____

This is only an estimate. You will receive the actual Student Accounts Statement via **IRISHPAY** outlining your direct costs. Details are outlined in the Student Account section of the Financial Aid Conditions & Information guide.

This worksheet is designed to outline some options available to assist you in creating a plan that works for you 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 Responsibility (from the Personal Planner) \$ _____

DIRECT PAYMENT

The estimate above includes direct and indirect costs for the full academic year. The Office of Student Accounts will bill you for direct costs per term based on your program. You may make direct payments through [IRISHPAY](#).

OPTION 1: FEDERAL DIRECT PLUS LOAN

Estimated Cost of Attendance \$ _____
Total Assistance (*minus*) \$ _____
(*from Personal Planner*)
Federal Direct PLUS Loan Eligibility \$ _____

The 2018/2019 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 Cost of Attendance is available from the Office of Financial Aid website at financialaid.nd.edu.

OPTION 2: PRIVATE LOANS

Estimated Cost of Attendance \$ _____
Total Assistance (*minus*) \$ _____
(*from Personal Planner*)
Private Loan Eligibility \$ _____

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.

OPTION 3: MONTHLY PAYMENT PLAN

The monthly payment plan is an easy way to break down your education expenses into easy-to-manage installments. You can also use the plan in conjunction with traditional student loans and financial aid. For additional information on the plan, call Cashnet at [800-231-9182](tel:800-231-9182) or visit the *Payments* area of studentaccounts.nd.edu.