

PERSONAL PLANNER

2021/2022 ACADEMIC YEAR



This Personal Planner assists you in understanding your estimated family responsibility in support of your educational costs for the 2021/2022 academic year based on your current Financial Aid Notification (FAN). Keep in mind that the costs outlined below are 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 the FAN.

UNDERGRADUATE COST OF ATTENDANCE

DIRECT COSTS

Tuition & Fees \$58,843

Room & Meals \$16,304

Total Direct Costs \$75,147

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 expenses” could be met by academic year Federal Work-Study or Campus Employment earnings.

FINANCIAL ASSISTANCE (from most recent Financial Aid Notification)

Total Gift Assistance _____

(scholarships, grants, awards)

Total Borrowed Assistance (+) _____

(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 to learn 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 (-) _____

(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.

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

FAMILY RESPONSIBILITY WORKSHEET

2021/2022 ACADEMIC YEAR



This worksheet outlines options available to assist you in creating a plan that helps your family pay for a Notre Dame education. You are not obligated to participate in any of these programs; they are simply options that are available to help you maximize your resources.

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

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 amount for the fall semester and the other half for the spring semester. Families may make direct payments through **IRISHPAY**, the University's online student account and payment system.

OPTION 1: PAYMENT PLAN

Estimated Family Responsibility \$ _____

Length of Payment Plan (months) (÷) 10

Estimated Monthly Payment \$ _____

The University offers an interest-free monthly payment plan within **IRISHPAY**. For additional information or to enroll in the plan, visit the Make a Payment area of studentaccounts.nd.edu.

OPTION 2: FEDERAL DIRECT PLUS LOAN FOR PARENTS

Estimated Direct Costs \$ 75,147

Total Assistance (-) \$ _____
(from Personal Planner)

Federal Direct PLUS Loan Eligibility \$ _____

The 2021/2022 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 (-) \$ _____

Balance \$ _____

Length of Payment Plan (months) (÷) 10

Estimated Monthly Payment \$ _____

Families may choose to borrow from the Federal Direct PLUS Loan for Parents and participate in the payment plan. This option may help families 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.