Personal Planner

2026/2027 Academic Year

This Personal Planner assists you as you estimate your responsibility towards the educational costs for the 2026/2027 academic year based on your current Financial Aid Offer (FAO). Please keep in mind that the costs on our website 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 the receipt of private scholarship assistance not noted on your offer.

Cost of Attendance

Tuition & Fees	$__________
Housing & Food	$__________
Books & Supplies	$__________
Personal Expenses	$__________
Transportation Expenses	$__________
Estimated Cost of Attendance	$__________

Direct Expenses

Tuition - what you are charged for classes by the Office of Student Accounts.
Fees - what you pay to support items such as student activities, health center, technology, and the school paper.
Housing and Food - University meal plans, if selected

Indirect Expenses

Books and Supplies - an 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, purchasing from online retailers, and purchasing e-books.
Personal Expenses - estimate 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, etc.

Net Price

Total Cost of Attendance:	$__________
Total Gift Assistance	(-)$__________
Net Price	=$__________

Financial Assistance

Total Direct Costs:	$__________
Total Gift Assistance *(scholarships, grants, awards)*	(-)$__________
Difference	$__________
Total Loan Assistance *(Federal)*	(-)$__________
Estimated Responsibility *(remaining amount)*	$__________

Circumstances not originally reported to the Office of Financial Aid, such as the receipt of a private scholarship, 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.

Questions? Please call **574-631-6436**, email **finaidgr@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.

Responsibility Worksheet

2026/2027 Academic Year

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

Estimated Responsibility *(from the Personal Planner)* $______________________________

Option 1: Direct Payment

The Estimated Responsibility from the Personal Planner is 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 payments through **IRISH**PAY, the University's online student account and payment system.

Option 2: Payment Plan

Estimated Responsibility $__________

Length of Payment Plan *(months)* (÷)10__________

Estimated Monthly Payment $__________

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**.

Option 3: Federal Direct Grad PLUS Loan

(only student direct loan recipients prior to 2026/2027, enrolled in the same program, are eligible)

Estimated Total Cost of Attendance $__________

Total Assistance (–)$__________
(from Personal Planner)

Federal Direct PLUS Loan Eligibility $__________

The 2026/2027 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 on the office of Financial Aid website at **financialaid.nd.edu**.

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

Estimated Responsibility $__________

Federal Direct Grad PLUS Loans (–)$__________

Balance $__________

Length of Payment Plan *(months)* (÷)10__________

Estimated Monthly Payment $__________
(from payment plan)

You may choose to borrow from loan programs and/or participate in the payment plan. This option may help you to pay out of your current income and limit the amount you need to borrow.

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.
Please note, the Federal Direct Graduate Plus Loan is not available to first-time borrowers.