

Financial Aid Worksheet

This worksheet is intended to help you **estimate** the amount of billed charges that will be due prior to the beginning of each semester.

Please refer to your Financial Aid award notice to find out the amount of your scholarships, grants, loans etc.

If you are interested in Work Study, check with financial aid for eligibility. Jobs are posted at <https://www.umwestern.edu/section/work-study-positions/>. If you are employed with Work Study, you will be paid bi-weekly only for the hours that you work.

CHARGES <i>(Direct Costs-your UMW bill)</i>	FALL SEMESTER	SPRING SEMESTER
Tuition & Fees	\$ _____	\$ _____
On Campus Housing	\$ _____	\$ _____
On Campus Food	\$ _____	\$ _____
Health Insurance <small>(if not covered on parent policy)</small>	\$ _____	\$ _____
Course/Program fees	\$ _____	\$ _____
Total Direct Charges	\$=====	\$=====
INDIRECT COSTS <i>(NOT on your student bill)</i>		
Books/Supplies	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____
Loan Fees	\$ _____	\$ _____

FINANCIAL AID (aid is based on full-time enrollment (12+ credits) & is pro-rated)
(one-half for each semester; *Do not include student employment)

Pell Grant	\$ _____	\$ _____
UMW Scholarships	\$ _____	\$ _____
Outside Scholarships	\$ _____	\$ _____
Tuition Waivers	\$ _____	\$ _____
Subsidized Loan	\$ _____	\$ _____
Unsubsidized Loan	\$ _____	\$ _____
Parent Plus Loan	\$ _____	\$ _____
Total Financial Aid	\$=====	\$=====
Balance Due <small>(Subtract Total Financial Aid from Total Charges)</small>	\$=====	\$=====

Remember to borrow conservatively as you must repay all loans with interest. Monitor your federal aid received and know your loan debt by viewing regularly at <https://studentaid.gov/h/manage-loans>.