



SAINT LOUIS UNIVERSITY

FINANCING A SAINT LOUIS UNIVERSITY EDUCATION

The worksheet on the reverse enables you to estimate your unmet costs for the 2008-2009 academic year. In completing this worksheet, use the 2008-2009 Saint Louis University schedule of rates and your financial aid award notification. You also may use the online cost estimator at finaid.slu.edu/costs.

HOW TO USE THIS WORKSHEET:

Part A: List your approximate Saint Louis University 2008-2009 costs of attendance for each enrollment period. SLU direct costs of attendance are detailed on the enclosed schedule of rates.

Part B: List your anticipated 2008-2009 financial aid award amounts. Award programs and amounts are detailed on your award notification. *Do not include Federal Work-Study award eligibility, since this award is paid to the student worker in a bi-weekly SLU payroll check and often is used for incidental expenses.*

Part C: Compute how much of your 2008-2009 Saint Louis University direct costs of attendance are not funded by financial aid.

Part D: Options for meeting unmet costs:

If the **total in Part B** is less than the **total in Part A** for each enrollment period, this difference is your unmet direct cost of attendance for each period of enrollment. The following options may be used to fund these unmet costs:

Family savings: The family's first option for payment of unmet costs should be savings intended for college expenses. Such savings can be used to pay all or part of unmet costs.

University payment plans: Saint Louis University allows for semester charges to be paid in five monthly installments over the course of each semester with a 1% per month finance charge on the balance due or a \$75/semester enrollment fee.

Additional information and directions for selecting the payment plan that best meets your needs may be found at finaid.slu.edu/payments. Payment or payment arrangements must be made by Aug. 1 for the fall semester and Jan. 5 for the spring semester.

Federal Parent (PLUS) loan: The parent of a dependent undergraduate student, if deemed credit worthy by the lender, may borrow a Parent (PLUS) loan to assist with unmet costs. The PLUS loan may be used by itself or in combination with savings, other financial aid and/or a payment plan to finance an education.

PLUS Graduate/ Professional: The graduate/professional student, if deemed credit-worthy by the lender, may borrow a Graduate PLUS loan to assist with unmet costs. Students must have full-time or half-time degree-seeking enrollment. The interest rate is fixed at 8.5% and deferment and forbearance options are available.

Alternative loans: The office of student financial services can assist with non-federal loans called alternative loans. These loans provide students an opportunity to borrow beyond the annual limits of the federally-subsidized and unsubsidized Stafford Loan, and may be used separately or in combination with savings and/or payment plans to finance an education.

Saint Louis University has identified several lenders based upon service and borrower benefits to provide Federal and Alternative loans. **To view Saint Louis University's commonly used lender list and complete a Master Promissory Note (agreement between borrower and lender), visit: finaid.slu.edu/loans.**

Federal regulations may change. Any variance causing changes to your awards will be communicated to you via SLU e-mail.



SAINT LOUIS UNIVERSITY

COST ESTIMATE

PART A: ANTICIPATED DIRECT COST OF ATTENDANCE	2008 Fall Semester	2009 Spring Semester	2009 Summer Semester
Tuition			
Student Union Fee			
Student Technology Fee			
Student Recreation Fee			
Orientation Fee			
Residence Hall			
Residence Hall/Commuter Meal Plan			
Activity Fee			
Parks College Technology Fee (Parks students only)			
Laundry Fee (\$20/semester, resident students only)			
Readership Program Fee (\$2.50/semester)			
Parking Permit			
Lab Fees			
Health Insurance			
Loft Kit			
Other			
TOTAL COSTS	\$	\$	\$
PART B: ANTICIPATED FINANCIAL AID	2008 Fall Semester	2009 Spring Semester	2009 Summer Semester
SLU Scholarships			
Estimated Grant			
Federal Scholarships/Grants			
State Scholarships/Grants			
Federal Perkins Loan (Master Promissory Note must be completed)			
Federal Stafford Loan (Master Promissory Note must be completed)			
Other Loan(s)			
Other (VA benefits, remissions, employee benefits, etc.):			
Other:			
TOTAL ASSISTANCE	\$	\$	\$
PART C: ESTIMATED UNMET DIRECT COSTS	2008 Fall Semester	2009 Spring Semester	2009 Summer Semester
(Total Costs Minus Total Assistance above)	\$	\$	\$
PART D: PAYMENT OPTIONS & DEPOSITS	2008 Fall Semester	2009 Spring Semester	2009 Summer Semester
Tuition Deposit (Undergraduate: \$200 deposit; Graduate/Professional: varies)		----	
Housing Deposit (\$200 deposit = \$250 paid minus \$50 processing fee)		----	
Plus Loan*			
Alternative Loan			
Family Savings			
Estimated Payment Plan			
Other (gifts, funding from grandparents, etc.)			

*PLUS Loans have a 4% fee. Please calculate 4% into the amount needed.

For example, if \$10,000 is needed to pay into a student's account, a parent would need to borrow \$10,400 (\$10,000+4%).

Indirect Costs May Include: Books (\$600 estimate/semester) Computer Travel Expenses