



WORKSHEET FOR ESTIMATING THE BALANCE DUE FOR THE ACADEMIC YEAR

	FALL	SPRING
Estimated Costs Per Semester (from award letter)	_____	_____
Student Health Insurance Cost (if not covered under parents health insurance) - (For students starting in the Fall, estimated \$423 and is a Fall only Charge. Students starting in the Spring should list est of \$297 for Spring only and these Charges Are subject to change.)	_____	_____
Totals by Semester:	(1) \$ _____	_____
Less — Financial Aid per Semester <u>excluding Work-Study</u> (from award letter)		
Federal Pell Grant	_____	_____
State Scholarship	_____	_____
Federal Supplemental Educational Opportunity Grant	_____	_____
Other Federal Grants (Federal ACG (Academic Competitiveness Grant) or National SMART (Science & Mathematics Access to Retain Talent Grants)	_____	_____
Unity College Grant-In-Aid	_____	_____
Direct Subsidized Fed. Stafford Loan (Less 0.5% Origination Fee)	_____	_____
Direct Unsubsidized Fed. Stafford Loan (Less 0.5% Origination Fee)	_____	_____
Other Loans (Less bank fee if applicable)	_____	_____
Federal Perkins Loan	_____	_____
Unity College Academic Scholarships	_____	_____
Direct Plus Loan (Less 2.5% Origination Fee)	_____	_____
Total Applicable Financial Aid	(2) \$ _____	_____
Subtract line (2) from line (1) =		
Estimated Balance Due For Fall/Spring Semesters	\$ _____	_____

NOTE: WORK-STUDY IS PAID TO THE STUDENT AS IT IS EARNED, AND NOT INCLUDED HERE.

NOTE: In planning for expenses for the academic year, remember to plan for indirect costs (those for which you are not billed) such as books and supplies, transportation to and from home, and personal expenses. Books and supplies are estimated to cost \$200 to \$250 per semester. Personal expenses, such as laundry, snacks, and entertainment, may vary greatly from student to student. A minimum estimate might be \$275 per semester. Students who have a work-study award, often use earnings from that program to cover these expenses. Students not living in campus housing will need to plan on those related expenses off campus, such as rent, heat, food, electricity, etc. Transportation expenses vary greatly depending on where a student is from, and in many cases this transportation is provided by parents. A general estimate for those living in the Northeast would be \$200 to \$300 per semester.