**Financial Planning Worksheet**

Please use the chart below to estimate your costs for each semester and the year. You will need to reference your award letter and the tuition and fees information found on our website. ***Please note that tuition and fees for the upcoming year are published each February,*** but you can use the current tuition and fees to estimate your costs. As always, please let us know if you have any questions!

**Estimate Your Bill**

Please note that the PLUS Loan must be borrowed for the full year, it cannot be borrowed one semester at a time.

Also note that most aid is split evenly across the semesters. **If you choose to borrow, you will need to apply for enough funding so that when the loan is split evenly across the semesters it will cover the term with the highest costs.** You can then work with your assigned Financial Aid Officer to reduce your loan so that you only borrow what you need.

**PAYMENTS AND FINANCING**

**SUMMER**

**FALL**

**SPRING**

**U. Total Balance per Term**

(I – T)

**$**

**$**

**$**

**V. Payments your family will make to Simmons or Payment Plan Amount**

**$**

**$**

**$**

**W. PLUS Loan Amount**

(Semester amount = Total amount requested ÷ # of semesters enrolled. Multiply semester amount by 0.95736 to account for the origination fee)

**$**

**$**

**$**

**X. Private Loan Amount**

(include only if credit approval has been obtained)

**$**

**$**

**$**

**Y. Remaining Balance:** should = $0 or be negative

(U – V – W – X)

**$**

**$**

**$**

**FINANCIAL AID**

**SUMMER**

**FALL**

**SPRING**

**J. Merit Scholarship**

**$**

**$**

**$**

**K. Simmons Grants & Endowed Funds**

**$**

**$**

**$**

**L. Pell Grant**

**$**

**$**

**$**

**M. SEOG Grant**

**$**

**$**

**$**

**N. State Grant**

(if you received a Gilbert Grant, enter it here)

**$**

**$**

**$**

**O. TEACH Grant**

(if your eligibility has been confirmed)

**$**

**$**

**$**

**P. Subsidized Loan**

(Semester loan amount x 0.98934 to account for the origination fee)

**$**

**$**

**$**

**Q. Unsubsidized Loan**

(Semester loan amount x 0.98934 to account for the origination fee)

**$**

**$**

**$**

**R. Outside Grants**

(if one has been confirmed by the awarding agency)

**$**

**$**

**$**

**S. Veterans Benefits**

**$**

**$**

**$**

**T. Total Financial Aid**

(J + K + L + M + N + O + P + Q + R + S)

**$**

**$**

**$**

**BILLED CHARGES**

**SUMMER**

**FALL**

**SPRING**

**A. Traditional Undergraduate Tuition**

(Flat rate if full time; #credits x tuition rate if not)

(Complete only **one** of these three rows!)

**$**

**$**

**$**

**B. Dix Scholar Tuition** (# credits x tuition rate)

**$**

**$**

**$**

**C. Graduate Tuition** (# credits x tuition rate)

**$**

**$**

**$**

**D. Activity Fee**

(mandatory fee for all students enrolled at least half-time)

**$**

**$**

**$**

**E. Health Center Fee**

(mandatory fee for all full-time undergraduates, and all Dix Scholars enrolled at least half-time and living on campus)

**$**

**$**

**$**

**F. Residence Hall Charge**

(if you will live on-campus)

**$**

**$**

**$**

**G. Health Insurance**

(if you will purchase insurance through Simmons, add to the fall term)

**$**

**$**

**$**

**H. Other Fees**

(Human Anatomy or Study Abroad Fee, if applicable)

**$**

**$**

**$**

**I. Total charges**

[(A or B or C) + D + E + F + G + H)]

**$**

**$**

**$**