

WESTERN OREGON UNIVERSITY

This worksheet provided for your convenience; do not return this worksheet to Financial Aid.

Estimated One Term Budget for 2011-12; instructions on back

STEP 1 WHAT DO I OWE?		One term full-time tuition rates (15 cr UG/ 12 CR GR)^				
		Undergrad	Non-res UG	WUE	Grad	Non-res Grad
Tuition & Fees	\$	\$2,692	\$6,692	\$3,774	\$4,226	\$6,602
Room & Board	\$	Room & board rates are posted online at www.wou.edu/student/residences				
Total Due at Fee Payment	\$	A minimum 1/3 of the total term's bill is due at fee payment.				

STEP 2 WHAT IS MY FINANCIAL AID?		
Federal Pell Grant	\$	
Fed Supp Ed Opp Grant	\$	
Oregon Opportunity Grant	\$	
WOU Tuition Grant	\$	
Fee Remissions	\$	
Scholarships	\$	
Federal TEACH Grant	\$	
Federal Perkins Loan	\$	
Other	\$	
Fed Direct Stafford Subsidized	\$	Gross Loan Amount
Fed Direct Stafford Unsubsidized	\$	\$
Fed Direct PLUS Loan	\$	\$
Total Financial Aid	\$	

^ Tuition rates are estimates based on the most recent information available at press time for the new incoming class of students. You may view the most accurate tuition rate for your particular situation using the online tuition calculator at www.wou.edu/financialaid

Loan fees: Direct Stafford Sub (0.5%)
 Loan fees: Direct Stafford Unsub (0.5%)
 Loan fees: Direct PLUS (2.5%)

STEP 3 WHAT IS MY BALANCE?	
Total Due at Fee Payment (step 1)	\$
Minus Financial Aid (step 2)	\$
Balance	\$

Additional Information:

A one time Matriculation Fee of \$237 (estimate) is assessed to all new WOU students. Other expenses such as a parking permit, additional course fees or student insurance may also be part of your bill to WOU. Refer to your fee bill for your actual amount due to WOU; fall term fee bills are usually mailed to students in August.

This budget does not include estimated costs for books & supplies; \$450/per term.

Work-study is awarded to students based on need and the FAFSA priority receipt date. It is the student's responsibility to locate a job. The work-study student will earn a monthly paycheck based on the number of hours worked per month. Information about work-study and other part-time employment opportunities will be provided during New Student Week.

Questions about your financial aid package may be referred to the WOU Financial Aid Office at 503-838-8475 or toll-free at 877-877-1593.

Additional copies of this form are available online at www.wou.edu/financialaid or from the Financial Aid Office.



Estimated One Term Budget Instructions

Step 1:

Enter your WOU tuition and fee costs for one term only. If it is early in the year, you can use the estimated tuition and fees provided to you on your financial aid award letter or this document. WOU provides a tuition calculator online at www.wou.edu/financialaid to assist you in more accurately forecasting your tuition costs. Actual tuition costs depend on your year of entry to WOU, number of credits taken and any course fees associated with the courses you are taking.

If you live on-campus, enter the amount you expect to pay for your housing and meal plan. The WOU Housing and Dining Office provides a rate sheet online at www.wou.edu/student/residences to help you estimate these costs.

Other common charges that may be added to your WOU student account include a one-time matriculation fee added the first term of your attendance at WOU (current estimate is \$237) and an annual campus parking pass (current estimate is \$78).

Add together your estimates for tuition, fees, room and board to determine the total that is due during fee payment week.

Step 2:

Enter your WOU financial aid information for one term only (do not enter amount for entire year). The financial aid offer on your award letter is divided into installments for each academic term you plan to attend. Start by listing any scholarships and grants you receive. If you plan to use student loans, enter the amounts. The award letter lists the maximum amount of student and parent loans you can borrow from the federal aid programs; you may cancel any or all of the loans or reduce the loan amounts by notifying us of your preferred loan amount with a written request. Stafford loans have a .5% fee deducted by the lender prior to disbursement.

If you plan to use the PLUS loan, note that a separate application is required. PLUS loan applications are included in the initial financial aid award letter and are available at the Financial Aid Office and online. There is a 2.5% fee deducted by the lender prior to disbursement of PLUS loans.

Add together your total financial aid in step 2.

Step 3:

Enter the total due at fee payment from step 1. Enter the total expected financial aid from step 2. Subtract your total financial aid from the amount due at fee payment.

If the balance is positive, you will need to be prepared to pay the balance of your bill with your own resources or you need to investigate other sources of financial aid.

If the balance is negative, you have more financial aid than the amount you owe WOU. A refund will be prepared for you (or possibly your parent for a parent PLUS loan) for the excess funds. If you plan to receive money back, be sure to review your budget to see if you really need this amount of financial aid. Perhaps it would be in your best interest to reduce the amount of student or parent loans prior to receiving a large refund.

It is important to note that students will have additional costs related to attending college. Most notably, students must obtain their own textbooks and supplies for courses. Our office estimates students spend about \$450 per term for these costs. Additionally, students may need to budget for other transportation and miscellaneous costs associated with their attendance at college, but not billed to them by the college (e.g. gasoline costs, clothes, toiletries, etc).

This document is available in alternative formats. Please give reasonable notice to the Financial Aid Office at 503-838-8475 or toll-free at 1-877-877-1593.

Financial Aid Office

345 North Monmouth Avenue • Monmouth, Oregon 97361 • 503-838-8475 • Fax: 503-838-8200 • www.wou.edu • finaid@wou.edu