



2016-17 Financing Worksheet for Full-Time Undergraduate Students at Baldwin Wallace University.

You can use this worksheet to see how we estimated the financial responsibility on your Award Letter. Enter the figures for the Fall and Spring semesters separately. Use your Award Letter as a guide.

Fall 2016		Spring 2017	
Direct Costs			
1			<p>Tuition & Fees. BW's full-time tuition is \$15,388 per semester for Liberal Arts students and \$16,671 per semester for Conservatory of Music students. There are no mandatory fees.</p> <p>If the wrong tuition amount is shown on your Award Letter, please contact us.</p>
2			<p>Room and board. BW's standard double room for resident students costs \$2,526 per semester. The mandatory Jacket Express charge for resident students is \$2,639 per semester, which includes an allowance for books, supplies, etc. <i>If you are not planning to live on campus, leave this area blank.</i></p> <p>If your actual housing status differs from that on your Award Letter, contact us for a revision. If, when you receive your housing assignment, your actual room charge is more than the standard, please let us know so your Award Letter and loan eligibility can be revised accordingly.</p>
3			Total billed charges (line 1 + line 2 = line 3).
Financial Aid Credits (as applicable)			
4			<p>All scholarships, tuition benefits, and/or grant aid. If you are including any awards that are not listed on your Award Letter, you must notify the Office of Financial Aid so that we can adjust your financial aid package. For information on how aid from outside resources will affect your financial aid award from BW, please refer to our "Outside Scholarships" page at www.bw.edu/financial-aid/outside-scholarships/.</p>
5			<p>Student Loans. Include any federal student loans (Direct, Perkins) listed on your Award Letter <i>that you plan to accept</i>. Be sure to account for loan fees (1.068%). Divide the result by two (one half for fall, one half for spring).</p>
	N/A	N/A	<p>Federal Work-Study. Academic year earnings, such as Federal Work-Study, will not automatically appear as a credit on your BW bill. Refer to www.bw.edu/financial-aid/work-study for details about the Federal Work-Study program.</p>
6			Total financial aid credits (line 4 + line 5 = line 6).
7			<p>Estimated balance due (line 3 – line 6 = line 7). This number is also referred to as your out-of-pocket contribution. A positive number means that your family will owe this amount. A negative number means that you will be eligible for a refund (once all credits are received); this can be used to manage some of your personal expenses (reverse).</p>

Personal Expenses

Personal expenses, although not billed, are considered when your financial aid eligibility is determined. Personal expense amounts are based on student type and help cover costs for supplies, books for commuter students, travel, and miscellaneous personal expenses.

You are not obligated to borrow or finance these expenses; some students do not find it necessary to borrow in order to pay for things like books or meals (for non-resident students).

If you choose to borrow a loan to finance any of your personal expenses, *carefully* decide on the amount, so you are not borrowing more than you actually need.

If don't need to access financial aid for any of your personal expenses, no further action is required. If you change your mind during the course of your enrollment this academic year, please contact us for assistance.

	Fall	Spring	
8			<ul style="list-style-type: none"> • Dependent students who live on campus during the school year and in the state of Ohio when school is not in session: up to \$1,770 per semester for travel, spending money, loan fees, etc. • Dependent, resident students from any other state but Ohio: up to \$2,270 per semester for travel, spending money, loan fees, etc. • Dependent, commuter students living with their parents: up to \$3,277 per semester for books, meals, travel, spending money, loan fees, etc. • Dependent, commuter students not living with their parents: as much as \$7,793 per semester for books, meals, living expenses (including rent, utilities, etc.), travel, spending money, loan fees, etc. • Independent students: as much as \$7,818 per semester for books, meals, living expenses, travel, spending money, loan fees, etc.
9			Estimated family obligation (line 7 + line 8 = line 9). This sum represents the total estimated amount it will cost you to attend BW in Fall 2016 and Spring 2017 based on your calculations. Refer to our website (www.bw.edu/finaid/plan/#resources) and click on "Options for Managing Your College Costs" for more information.

If you will be enrolled during the **Summer 2016** term, please contact our office for a *Financing Worksheet* that includes summer. If you are taking at least 6 BW credits during the Summer 2016 term and would like the Financial Aid Office to determine if you are eligible for federal financial aid, complete a *Summer Aid Application*: www.bw.edu/financial-aid/forms