



Financing Worksheet for Returning Graduate Students

Use this worksheet to plan your 2011-2012 academic year education-related finances.

	Summer 11	Fall 11	Spring 12	
Direct Costs				
1				Tuition. Enter the tuition shown on your Award Letter. The Financial Aid Office calculated this based on the information you provided on your Enrollment Worksheet. If your actual enrollment or your billed amount differs, please contact us so that we may revise your financial aid eligibility. You may also refer to the Tuition & Fees Schedule: www.bw.edu/finaid/tuition
2				Fees for Executive MBA and Healthcare MBA Students. \$420/semester for meals, \$600/semester for books. All other graduate students should enter "\$0."
3				Total billed charges (line 1 + line 2 = line 3).
Benefits (if applicable)				
4				Tuition benefits and/or employer reimbursement benefits. The amounts you reported on your Enrollment Worksheet is reflected on your Award Letter. If you are including any amounts that are not listed on your Award Letter, please let us know so that we may revise your financial aid eligibility.
5				Estimated balance due before student loans are considered (line 3 – line 4 = line 5). This number is also referred to as your out-of-pocket contribution. A positive number means that you will owe this amount.
Personal Expenses (Personal expenses, although not billed, are considered when your financial aid eligibility is determined. 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, <i>carefully</i> decide on the amount, so you are not borrowing more than you actually need. If don't need to access 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.)				
6				<ul style="list-style-type: none"> As much as \$4,196 for the <i>summer</i> semester for books, meals, living expenses, travel, spending money, loan fees, etc. As much as \$7,210 (\$6,190 for EMBA and HC MBA) per semester (fall/spring) books, meals, living expenses, travel, spending money, loan fees, etc.
7				Estimated amount you need for the academic year (line 5 + line 6 = line 7).
Student Loans				
8				Federal Stafford Loans. Enter the total amount of subsidized/unsubsidized Stafford Loan(s) <i>you plan to accept</i> . To account for loan fees (0.5%), multiply the amount you plan to accept by .995. Divide the result by two (one-half for fall, one-half for spring) or three if you plan to attend at least half-time (3 credits) in the summer (one-third for summer, one-third for fall, one-third for spring).
9				Estimated balance (line 7 – line 8 = line 9). If this amount is a positive number, you may need to consider a GradPLUS loan, unless you have other personal resources. If this amount is a negative number, you may be eligible for a refund from the Cashier's Office (cashier@bw.edu or 440-826-2217). More information about GradPLUS loans can be found online: www.bw.edu/finaid/gradplus