

# 11/12 Financing Worksheet for Full-Time Undergraduate Students at Baldwin-Wallace College

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	Spring	
<b>Direct Costs</b>			
1			<p><b>Tuition &amp; Fees.</b> B-W's full-time tuition is \$13,198 per semester for Liberal Arts students and \$14,298 per semester for Conservatory 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><b>Room and board.</b> B-W's standard housing costs \$2,120 per semester. The mandatory Jacket Express charge for resident students is \$2,220 per semester, which includes an allowance for books, laundry, 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 correction. If, when you receive your housing assignment, your actual room charge is more than the standard, please let us know so your out-of-pocket contribution can be revised accordingly.</p>
3			<p><b>Health insurance.</b> If you are covered by another health plan, you may waive B-W's Student Health Insurance Plan (\$410 for 12 months of coverage). Please note this fee is charged entirely in the Fall semester for the academic year for full-time undergraduate students.</p> <p>This fee will be charged automatically on your first bill from B-W's Cashier's Office, mailed at the beginning of August. <i>To waive the fee for Student Health Insurance</i>, return the waiver card included with that first bill to the Cashier's Office by September 30, 2011. Please contact the Cashier's Office at 440-826-2217 or cashier@bw.edu with questions related to Student Health Insurance (including waivers).</p>
4			<b>Total billed charges (line 1 + line 2 + line 3 = line 4).</b>
<b>Financial Aid Credits (as applicable)</b>			
5			<p><b>All scholarships, tuition benefits, and/or grant aid.</b> 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 B-W, please refer to our "Outside Scholarships" page at <a href="http://www.bw.edu/finaid/outside">www.bw.edu/finaid/outside</a>.</p>
6			<p><b>Student Loans.</b> Include any federal student loans (Stafford, Perkins) listed on your Award Letter <i>that you plan to accept</i>. To account for loan fees (0.5%), multiply the amount you plan to take by .995. Divide the result by two (one half for fall, one half for spring).</p>
	N/A	N/A	<p><b>Federal Work-Study.</b> Academic year earnings, such as Federal Work-Study, will not automatically appear as a credit on your B-W bill. Refer to enclosures mailed with your Award Letter for details about the Federal Work-Study program.</p>
7			<b>Total financial aid credits (line 5 + line 6 = line 7).</b>
8			<p><b>Estimated balance due (line 4 – line 7 = line 8).</b> 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.

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 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	
9			<ul style="list-style-type: none"> <li>• <b>Dependent, resident students who live in the state of Ohio:</b> as much as \$1,775 per semester for travel, spending money, loan fees, etc.</li> <li>• <b>Dependent, resident students from any other state but Ohio:</b> as much as \$2,275 per semester for travel, spending money, loan fees, etc.</li> <li>• <b>Dependent, commuter students living with their parents:</b> as much as \$3,192 per semester for books, meals, travel, spending money, loan fees, etc.</li> <li>• <b>Dependent, commuter students not living with their parents:</b> as much as \$7,175 per semester for books, meals, living expenses (including rent, utilities, etc.), travel, spending money, loan fees, etc.</li> <li>• <b>Independent students:</b> as much as \$7,202 per semester for books, meals, living expenses, travel, spending money, loan fees, etc.</li> </ul>
10			<p><b>Estimated family obligation (line 8 + line 9 = line 10). This sum represents the total estimated amount it will cost you to attend B-W in Fall 2011 and Spring 2012. We have enclosed information about different resources you may want to consider using to help with this amount (if any) such as student and/or parent loans. Please refer to the "Options for Managing your College Costs" enclosure for general information, or go to our website: <a href="http://www.bw.edu/finaid">www.bw.edu/finaid</a> for specific details.</b></p>

*If you will be enrolled during the **Summer 11** term, please contact our office for a Financing Worksheet that includes summer. If you are taking at least 6 B-W credits during the Summer 2011 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/finaid/forms/summer](http://www.bw.edu/finaid/forms/summer)*