



# UIC College Cost Worksheet

This worksheet will help you determine your direct or out-of-pocket costs to attend UIC. It provides a general framework to assist you in estimating direct university costs, affordability, and your financial aid award decisions.

What will it cost?	Fall	Spring
Tuition (see reverse side for tuition range rate link)	_____	_____
Tuition Differential (if applicable)	_____	_____
Mandatory Fees (see reverse side for fee range rate link)	_____	_____
Housing & Meal Plan Amount (dorm contract)	_____	_____
Stafford Loan Origination Fees (if accepting federal loan)	_____	_____
<b>Total Amount Billed to Student:</b>	_____	_____

## Financial Aid

Do not include Federal Work Study amounts. Federal Student Employment, if listed on your award letter, is a job and you will receive a paycheck if you secure student employment. Federal Work Study is not money that applies to the university charges or bill.

Grants and Scholarships (Gift Aid/Free Money)	Fall	Spring
PELL Grant (see reverse side for more info)	_____	_____
MAP Grant (see reverse side for more info)	_____	_____
Additional Grants	_____	_____
Scholarship (Institutional and external scholarships)	_____	_____
<b>Total Grants/Scholarships:</b>	_____	_____

Do I have any remaining bill?	Fall	Spring
<b>(Total Amount Billed to Student – Total Grants/Scholarship) =</b>	_____	_____

How will I pay it?	Fall	Spring
<b>Loans</b>		
<b>1. Student Loans (Guaranteed Federal Loans)</b>		
Subsidized Loan (4.45% interest rate as of July 1, 2017)	_____	_____
Unsubsidized Loan (4.45% interest rate as of July 1, 2017)	_____	_____
Student must complete loan requirements at <a href="https://studentloans.gov">https://studentloans.gov</a>		
Entrance Counseling: <input type="checkbox"/> Master Promissory Note: <input type="checkbox"/>		
<b>Total Completed Student Loans:</b>	_____	_____
<b>2. Parent PLUS Loan (Credit based Federal Loan for Parent)</b>		
Parent must complete loan requirements at <a href="https://studentloans.gov">https://studentloans.gov</a>		
Parent PLUS Application: Approved: <input type="checkbox"/> Denied: <input type="checkbox"/>		
Parent PLUS Master Promissory Note: <input type="checkbox"/>		
(7% interest rate as of July 1, 2017)		
<b>Total Completed and Approved Parent PLUS Loans:</b>	_____	_____

Do I have a remaining balance due OR will I have a refund?	Fall	Spring
<b>(Remaining Bill – Total Loans) =</b>	_____	_____

Students should generally only consider obtaining private education loans if they have maxed out their federal loans. UIC does not have a preferred lender list or private loan arrangements. If it is necessary to pursue funding through additional private loans, some guidance may be found at Finaid.org (<http://www.finaid.org/loans/privatestudentloans.phtml>).

**Other out-of-pocket costs to consider that are not billed from UIC are: Books & Supplies, Personal/Misc. Expenses**

Tuition & Mandatory Fees (per semester) range rates can be found at:

<https://registrar.uic.edu/tuition/>

**Federal Pell Grant** (see chart below if enrolled less than 12 hours)

Number of Hours Enrolled per Term	Percentage Disbursed of Eligible Amount
12+ hours (full-time)	100% of award
9-11 hours (part-time)	75% of award
6-8 hours (part-time)	50% of award
1-5 hours (less than half-time)	25% of award

**Est. Illinois Monetary Award Program (MAP) Grant** (see chart below if enrolled less than 15 hours)

Number of Hours Enrolled per Term	Est. Percentage Disbursed of Eligible Amount	Number of Hours Enrolled per Term (Cont.)	Est. Percentage Disbursed of Eligible Amount (Cont.)
15+	100%	8	53%
14	93%	7	47%
13	87%	6	40%
12	80%	5	33%
11	73%	4	27%
10	67%	3	20%
9	60%	2	0%

**UIC Access to Excellence Grant** (must be enrolled at least 6 hours each term)

Number of Hours Enrolled per Term	Eligible?
6+ hours (at least half-time)	YES
1-5 hours (less than half-time)	NO

**Federal Loans** (Origination fees are deducted from the loan amount being disbursed to school account)

Federal Loan Type	Required Enrollment for Undergraduates	Est. Origination Fee
<a href="#">Direct Stafford Subsidized/Unsubsidized Loan</a>	6+ hours (at least half-time)	1% of loan disbursed
<a href="#">Direct Parent PLUS Loan</a> (credit based)	6+ hours (at least half-time)	4% of loan disbursed

**Loan Proration for Undergraduate Students**

Seniors graduating at the end of the FALL semester, your **Annual Limit** for Stafford loans (Subsidized and Unsubsidized only) are prorated for the Fall semester as:

Fall Enrollment Hours	Percentage Eligible	Fall Enrollment Hrs. (Cont.)	Percentage Eligible (Cont.)
24	100%	14	58.3%
23	95.8%	13	54.2%
22	91.7%	12	50.0%
21	87.5%	11	45.8%
20	83.3%	10	41.7%
19	79.2%	09	37.5%
18	75.0%	08	33.3%
17	70.8%	07	29.2%
16	66.7%	06	25.0%
15	62.5%	0-5	0%