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.

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

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.

<table>
<thead>
<tr>
<th>Grants and Scholarships (Gift Aid/Free Money)</th>
<th>Fall</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>PELL Grant (see reverse side for more info)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAP Grant (see reverse side for more info)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scholarship (Institutional and external scholarships)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Grants/Scholarships:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do I have any remaining bill?</th>
<th>Fall</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Total Amount Billed to Student – Total Grants/Scholarship) =</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Do I have a remaining balance due OR will I have a refund?</th>
<th>Fall</th>
<th>Spring</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Remaining Bill – Total Loans) =</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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](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)

<table>
<thead>
<tr>
<th>Number of Hours Enrolled per Term</th>
<th>Percentage Disbursed of Eligible Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+ hours (full-time)</td>
<td>100% of award</td>
</tr>
<tr>
<td>9-11 hours (part-time)</td>
<td>75% of award</td>
</tr>
<tr>
<td>6-8 hours (part-time)</td>
<td>50% of award</td>
</tr>
<tr>
<td>1-5 hours (less than half-time)</td>
<td>25% of award</td>
</tr>
</tbody>
</table>

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

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

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

<table>
<thead>
<tr>
<th>Number of Hours Enrolled per Term</th>
<th>Eligible?</th>
</tr>
</thead>
<tbody>
<tr>
<td>6+ hours (at least half-time)</td>
<td>YES</td>
</tr>
<tr>
<td>1-5 hours (less than half-time)</td>
<td>NO</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Federal Loan Type</th>
<th>Required Enrollment for Undergraduates</th>
<th>Est. Origination Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Stafford Subsidized and Unsubsidized loan</td>
<td>6+ hours (at least half-time)</td>
<td>1% of loan disbursed</td>
</tr>
<tr>
<td>Direct Parent PLUS Loan (credit based)</td>
<td>6+ hours (at least half-time)</td>
<td>4% of loan disbursed</td>
</tr>
</tbody>
</table>

**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:

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