**Cost of Attendance Worksheet**

**This worksheet is to assist you in calculating your costs for the 2021-2022 academic year.**

**PLEASE NOTE: some charges may vary slightly. This is only intended to provide you with an estimate and determine your plan.**

***\*Forms must be signed and returned to confirm your financial aid\****

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1. **Annual Direct Costs: costs that will show on your bill**

Tuition

Comprehensive fee (includes course fees)

Room & Board (Resident Students only, includes full meal plan) Optional Commuter Meal Plan (commuters only)

**TOTAL DIRECT COSTS (A):**

1. **Indirect Costs: personal expenses/costs not on bill**

Textbooks (estimate)

Transportation (estimated that commuter students have the higher amount) Personal Expenses (estimate)

**TOTAL INDIRECT COSTS (B):**

1. **Financial Aid: see award notification letter for these amounts**

Federal Pell Grant Federal SEOG Grant Pennsylvania State Grant Merit Scholarship Keystone College Grant Private Scholarships Federal Direct Loans

**TOTAL FINANCIAL AID (C):**

**REMAINING AMOUNT TO BE PAID BY STUDENT AND FAMILY**

**(A):**

**(B):**

**(C):**

**(A+B - C =):**

**$ 14,800**

**$ 2,500**

**$ 11,900**

**$ 1,252**

**$**

$ **500**

$ **800-2,000**

$ **1,000**

$

$

$

**$**

**$**

**$**

$

$

1. **Plan to Meet the Full Year Balance (*Required*):**
   1. Payment Plan — (direct through Keystone) $
   2. Loan(s) (Federal Direct PLUS Loan for parents: studentloans.gov, PHEAA PA Forward Loan for

PA residents: pheaa.org, and/or private loans: search at ElmSelect.com $

* 1. Credit Card/Personal Check $

**Student Signature: Print Student Name:**

**Parent Signature: Student ID Number:**

**Frequently Asked Questions**

**There is a dollar amount for Work Study on my awards letter. Why isn’t it on the Cost of Attendance worksheet and how do I get that money?** Even though a work study award is listed there is no guarantee for employment. Students can search the list of available positions on campus each semester at keystone.edu/student

-employment-and-work-study and apply for what they are interested in. Students will receive a bi-weekly paycheck and can earn up to the amount listed on their aid package. Earnings can be used towards your tuition balance, but that is not required.

**If I am a Pennsylvania resident how do qualify for the Pennsylvania State Grant?** After you completed your FAFSA you should have been immediately linked to the Pennsylvania State Grant website to the complete the state grant application. If you have not done so yet you can complete the application at pheaa.org. To be eli- gible, you must submit your FAFSA prior to May 1st.

**My awards letter says I have been selected for verification, what does that mean?** This is very common and means your FAFSA was selected by the US Department of Education (USDE) for review. The requested documents must be completed and returned by the requested date prior to receiving any Federal Aid. Any delays in submitting the forms will cause your financial aid to be delayed or canceled.

**What do I do if I lost my verification form, or need a copy of the cost of attendance worksheet or other documents?** All necessary documents can be downloaded and printed at keystone.edu/documents-and-forms.

**How do I check my financial aid status**? Once you have full access to the MyKC student portal, which hap- pens starting in May for deposited students, you can review the current status of financial aid awards by logging in there. The site should be **checked regularly** for any changes to financial aid eligibility or for important mes- sages about financial aid. In addition, students should also regularly check their Keystone e-mail account for mes- sages from Student Central.

**When is my bill due?** Bills are due for fall semester **on August 8**. **All aid must be approved and balance *paid in full* by this time**. If you are arranging a payment plan the plan must be finalized by this date as well. You will receive your fall semester invoice from Student Central by early July, and in December for spring semester.

You will be billed on a semester basis, and your first semester will include one-time fees for New Student Orientation and Registration, totaling $550, which you will not see on future bills. Please plan accordingly.

**What about books?** Students need to plan for books, supplies, travel, and personal expenses. These expenses may differ according to a student’s major, distance from school, and lifestyle. These expenses are what make up indirect costs.

**More Questions? We’re here for you!**

**Student Central**

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