

**How Much is Your Out-of-Pocket Expense?**

**NOTE: Students may not register for classes until their bill is paid for the approaching semester.**

	FULL YEAR	SEMESTER
<b>1. Tuition &amp; Fees</b>		
Tuition (12-16 credits per semester)	\$23,332	\$11,666
Comprehensive Fees* (see reverse)	9,658	4,829
<b>Total</b>	<b>= \$32,990</b>	<b>= \$16,495</b>
<b>Commuter Adjustment (see reverse)</b>	- _____	- _____
Commuter Totals	\$ _____	\$ _____
<b>SUBTOTAL</b>	<b>= _____</b>	<b>= _____</b>
<b>2. Deposit (New Students Only)</b> \$250		
Orientation Fee \$150	+ _____	+ _____
Security Deposit \$100 <i>&gt; Paid to Admissions</i>		
<b>3. Health Insurance</b>		
<i>(Amounts are approximate and subject to change)</i>	+ _____	+ _____
Domestic Student      \$870		
Athletic Student      \$1,270		
International Student      \$1,270		
<b>4. Special Occupancy</b>		
Single Standard Room Upgrade      \$2,578	+ _____	+ _____
Pate Hall Upgrade - Double Room      \$1,156		
Pate Hall Upgrade - Single Room      \$3,734		
Granville Apartment Upgrade      \$2,860		
<b>5. Meal Plan Modification</b>		
If exempted from the meal plan and      \$1,200	- _____	- _____
living on campus or student teaching (see reverse)		
<b>6. Other Fees</b>	+ _____	+ _____
<i>(Riding lessons, music lessons, books, lab fees, etc.)</i>		
<b>TOTAL CHARGES</b>	<b>= _____</b>	<b>= _____</b>
<b>7. Total Scholarships &amp; Grants</b>	- _____	- _____
As listed on your awards letter		
(Do not include work-study)		
<b>Other funding</b>	- _____	- _____
<i>(i.e. Outside scholarships, vocational rehab, etc.)</i>		
<b>ESTIMATED AMOUNT YOU OWE (without loans)</b>	<b>= _____</b>	<b>= _____</b>
<b>8. Student Stafford Loan on award letter</b>	- _____	- _____
Deduct the lender's fees from the Stafford Loan		
as these fees are charged by the lending institu-		
tion and represent approximately 4% of the total		
amount borrowed.		
<b>ESTIMATED AMOUNT YOU OWE INCLUDING STAFFORD LOAN</b>	<b>= _____</b>	<b>= _____</b>
<b>9. PLUS Loan</b>		
Deduct the lender's fees from the PLUS Loan as these fees		
are charged by the lending institution and represent		
approximately 4% of the total amount borrowed.		
<b>TOTAL OUT OF POCKET EXPENSE/ ESTIMATED AMOUNT OF PLUS LOAN NEEDED</b>	<b>= _____</b>	<b>= _____</b>

## How Much is Your Out-of-Pocket Expense for 2013/2014?

\*Comprehensive fees include food service, double room standard residence hall, fees, and vehicle registration fee.

This *Worksheet* is designed as a tool to help determine an individual's contribution toward educational expenses. Remember, this is only an *estimate*. A final bill will be issued by the Business Office and actual charges may vary.

- 1. Tuition & Fees** -- Commuting students should use the fee schedule below for the commuter adjustment deductions.
  - a) Residents of Scotland County and contiguous counties deduct \$7,500 per year.
  - b) All other non-permanent residents deduct \$3,250 per year.
  
- 2. Deposit** -- New students enrolled for the fall semester are required to pay a \$250 refundable deposit to Admissions. Of this deposit, \$100 will be refunded when the student withdraws or graduates, as long as the student's account is in good standing with the College. If you have already paid your deposit you do not add it in on the reverse side of this form.
  
- 3. Health Insurance** -- **ALL students are required to carry health insurance coverage.** Any student who does not have his/her own insurance, or if coverage is not available in the Laurinburg area, should factor in the cost of health insurance provided by St. Andrews into the total charges. In terms of insurance coverage, equestrian program participants are not considered athletes. Students may pick up a waiver form or an application form electing St. Andrews insurance coverage from the Business Office. These forms must be completed and returned to the Business Office.
  
- 4. Special Occupancy** -- The standard room rate is based upon double occupancy. Special occupancy rates are as follows:
  - a) Single room upgrade -- \$2,578
  - b) Pate Hall upgrade - double room -- \$1,156
  - c) Pate Hall upgrade - single room -- \$3,734
  - d) Granville Apartment upgrade - \$2,860
  
- 5. Meal Plan Modification** -- Deduct \$1,200 from the total cost if residing on-campus and exempted from the meal plan. This exemption is usually granted for medical reasons by the Dean of Students or for student teaching during that semester.
  
- 6. Other Fees** -- These fees may include riding fees, music fees, lab fees or other fees individually assessed.
  
- 7. Total Scholarships & Grants** -- Subtract the total grants and scholarships from the total charges to estimate the balance due.

**Workstudy is NOT credited to a student's account balance. Do not subtract Workstudy funding from the total amount due. Monthly paychecks are issued based upon hours worked in Workstudy positions.**

- 8 & 9. Loans (Stafford and/or PLUS)** -- Determine which loans, if any, apply and deduct the loan amount to estimate the total charges due before registration. Be sure to deduct any fees (if applicable) from your Stafford and PLUS (parent) Loan amounts. These loans are typically subject to an origination fee of 3% (paid to the Department of Education) and a guarantee fee of up to 1% (paid to the guarantor) but some lenders are offering zero fees for Stafford Loans.

**Additional costs to consider include books (approximately \$1,400 per year), travel expenses to and from campus, and personal items.**