

Estimated Cost Worksheet

To help you determine the amount you may need to borrow from a Graduate Plus loan, please complete this worksheet. Please understand that this is only a worksheet to help you determine your **estimated direct costs**.

Part A: Determine your Estimated Educational Costs

Tuition	\$ _____
Activity Fees	\$ _____
Insurances Fees	\$ _____
UPASS Fee: (full-time JD/LLM & Stuart students only)	\$ _____
Books	\$ _____
Personal Expenses (per month X 9-months) for:	
Rent	\$ _____
Utilities	\$ _____
Food	\$ _____
Transportation	\$ _____
Other Expenses	\$ _____

Total Estimated Cost: \$ _____

Please note that tuition and the activity, insurance and UPass fees may be *estimated* based on last year's rates if these rates are not published at the time you do the worksheet. Actual costs will be reflected on your tuition bill at the time of registration and your financial aid budget eligibility will be adjusted once final costs are determined. Books, off-campus housing and personal expenses are not included in the tuition bills.

Part B: Review your Estimated Financial Aid Resources:

Please refer to your financial aid award letter to find the aid for which you are currently eligible. Please be sure to include only the loans for which you plan to apply.

Scholarship:	\$ _____
Federal Perkins Loan:	\$ _____
Federal Stafford Loans:	\$ _____
Federal Graduate Plus Loans:	\$ _____
Total Estimated Financial Aid:	\$ _____

Part C: Determine the Estimated Amount that may need to be financed:

Total Estimated Costs from Part A:	\$ _____
MINUS (-)	
Total Estimated Financial Aid from Part B:	\$ _____
	EQUALS (=)
Total Estimated Amount to Finance:	\$ _____*

*Estimated amount of expenses that you will need to be responsible for paying during your academic year. These costs may be paid out of pocket or through a Graduate Plus Loan. If you would like to request additional Federal Graduate Plus funds please send an email to the Office of Financial Aid at finaid@kentlaw.edu. In your email, please specify the exact dollar amount that you are requesting and the number of credits you intend to take.