

To determine the resources you will need to meet your bottom line costs for the entire school year, we encourage you to use this worksheet. First, you will need to review the cost figures (located on the next page) to determine your specific expenses for the academic year. Secondly, you should list the total of all available resources such as scholarships, grants, loans and other financial aid resources listed on your financial aid award notification. Finally you will subtract all of the financial aid resources from your costs to arrive at your balance due to the university. Billing takes place by semester, but you can plan for the entire year now.

Bottom Line Worksheet

Step 1: List your annual direct costs:

Tuition _____
 University Fee _____
 Other Course Fees _____
 Room _____
 Meal Plan _____

A. Total Direct Costs: _____

Step 2: List all financial aid resources:

University Scholarships _____
 Non-university Scholarships _____
 Federal Grants _____
 State Grants _____
 University Grants _____
 Federal Student Loan(s) _____
 Other _____

B. Total Financial Aid: _____

Step 3: Determine your bottom line:

Total direct costs (A): _____
 Less financial aid (B): - _____

Approximate Bottom Line Due: = _____

Options for Meeting Your Bottom Line

When you have calculated your annual bottom line, the final step is to create a strategy to meet this cost. We realize that paying for college expenses in a lump sum can place a strain on the family budget. Here are some payment plans and additional loan programs that are available to assist you in spreading your share of the costs out over a longer period of time.

TuitionPay™ Plan

The University of Dayton has partnered with SallieMae® to bring our families the TuitionPay™ Plan which offers a convenient alternative to lump sum semester payments. The plan features 10 level payments and no interest charges or credit review. Payments begin June 25, but you may enroll after this date. There is an annual application fee of \$45. For more information on the pre-payment plan visit <http://tuitionpay.salliemae.com>.

UD Payment Option

The University of Dayton also offers a payment option that allows any student to pay their portion of billed (direct) charges over four months each semester. Payments will begin in late July and end in late March. The first two payments of each semester are interest free. The remaining two payments will incur a 1% interest charge on any unpaid balance. No application fee or credit review is required. You may enroll in this program by completing a one-time Credit Account Agreement Form available from the Office of the Bursar. For more information on this payment option, visit http://campus.udayton.edu/~bursar/index_files/UDPaymentOption.htm.

Federal Parent (PLUS) Loan

This program enables credit-worthy parents (with no adverse credit history) to borrow up to the total cost of their child's education minus any financial aid received. Because debt-to-income ratio is not a factor in determining credit worthiness for this program, there is no minimum or maximum family income requirement. There will be a 4% origination fee deducted from the disbursed amount. For more information, visit www.finaid.udayton.edu/plus.

Private Alternative Loans

Private loans for educational expenses are also available. The University of Dayton reviews these loan options annually to find the best programs for our families. Each program offers competitive interest rates, flexible repayment schedules and various co-signer requirements. For more information on alternative student loans, visit www.finaid.udayton.edu/alternative.

2012-2013 Undergraduate Costs

(per semester, unless otherwise noted)

TUITION AND FEES

Basic Tuition and University Fees

Full-Time (12-17 credit hours per term)

Tuition	\$16,000
University Fee	\$ 700

Three-Quarter Time (8-11 credit hours per term)

Tuition	\$12,000
University Fee	\$ 700

Part-Time (1-7 credit hours per term)

Tuition (per credit hour)	\$ 1,067
University Fee	\$ 25

Laboratory and Special Fees

Lab fees (per clock hour) ¹	\$ 65*
Engineering surcharge	\$ 985
New Student Fees ²	
Misc deposit	\$ 100*
Counseling Center	\$ 110
Orientation (Residential Students)	\$ 170*
or	
Orientation (Commuting Students)	\$ 160*

ROOM AND BOARD

First-year options³:

Founders Hall

Single	\$ 3,710
Double	\$ 2,770

Marycrest/Stuart Halls

Single	\$ 4,200
Double	\$ 3,225

Marianist Hall

Double	\$ 3,225
Quad	\$ 3,680

Meal Plans

Any 15 Meal Plan	\$ 1,945*
Any 21 Meal Plan	\$ 2,085*
Silver Plan	\$ 1,950
Gold Plan	\$ 2,115*
Platinum Plan	\$ 2,260*

**Items in red still not finalized for 12-13*

Additional upper-class housing options:

Virginia Kettering Residence Hall⁴

Sophomores only	\$ 3,340
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Campus South

All Students	\$ 3,380
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Campus Ministry

All Students	\$ 2,770
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Garden Apartments

Double Bedroom (4-6 students/apt)	\$ 3,380
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Lawnview Apartments

All Students	\$ 3,790
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UD Owned Houses

Houses	\$ 3,380
New Houses	\$ 3,900
Rehab/Renovated	\$ 3,640
Single bedroom	\$ 4,180
Hawthorne/Single Apt	\$ 5,100
Special Sorority	\$ 4,020
New Houses/Single Bedroom	\$ 4,300

VARIABLE EXPENSES

Out-of-pocket expenses

The Office of Financial Aid accounts for variable expenses by including the following allowances in the financial aid budget (you may want to account for them when determining your bottom line):

• Books and supplies	\$ 500
• Personal spending	\$ 500
• Transportation	\$ 250



¹ not to exceed \$325/per term

² one-time fees, first semester only

³ meal plan purchase required

⁴ meal plan purchase required