



Use this worksheet to estimate your annual and semester on-campus costs. Use your financial aid award letter to complete the financial aid section. Please remember that this worksheet is for estimates **ONLY** and is NOT your invoice. You may NOT have all types of financial aid listed in the Financial Aid Section. Indirect costs such as books, supplies, transportation, personal and other are not included.

COSTS		ANNUAL		FALL		SPRING	
Tuition							
Room and Board*							
General & Orientation Fees							
Health Insurance							
Red Stack Direct**							
Other Fees							
<b>Total Costs:</b>							
FINANCIAL AID		ANNUAL		FALL		SPRING	
Merit Scholarship							
Federal Pell Grant							
Federal SEOG							
Tuition or Competitive Grant(s)							
Federal Direct <i>Subsidized</i> Loan	<b>Gross</b>			<b>Gross</b>		<b>Gross</b>	
	<b>Net</b>			<b>Net</b>		<b>Net</b>	
Federal Direct <i>Unsubsidized</i> Loan	<b>Gross</b>			<b>Gross</b>		<b>Gross</b>	
	<b>Net</b>			<b>Net</b>		<b>Net</b>	
Federal Direct Parent Plus Loan	<b>Gross</b>			<b>Gross</b>		<b>Gross</b>	
	<b>Net</b>			<b>Net</b>		<b>Net</b>	
Alternative Loan (Private)							
Outside Scholarships							
Payments or Payment Plan							
<b>Total Financial Aid:</b>							
<b>ESTIMATED BALANCE</b>							

1. Please note: these rates are estimates, and are subject to change for the 2026-2027 academic year.
2. Federal Direct Loans have an origination fee charged by the Department of Education (the lender of this loan). These fees vary on a yearly basis. When loan funds disburse, FFLD University receives the "net" portion of the funding. Origination fees are subject to change and are dictated by federal regulatory provisions.
3. Review [studentaid.gov](http://studentaid.gov) for updated information about current loan interest rates and more information about loan origination fees.
4. Input your award values **exactly as they appear** on your financial aid award offer letter and click **ENTER**. The form is generally compatible with most web browsers with the exclusion of Microsoft Edge.
5. \*Room and Board charges based on double occupancy and unlimited meal plan. Charges may vary depending on the type of housing the student is assigned.
6. \*\*Red Stack Direct charge is based on 15 credits per semester. The charge is \$24 per credit hour.