



# OUT-OF-POCKET COLLEGE EXPENSES



This worksheet serves as an example of the out of pocket costs each student should arrive with. This estimate is based on a Dependent student enrolled in 15 units, with a 0 EFC, and has taken out the **MAXIMUM** amount for student loans. Please note: if you add or drop classes, this may impact your financial aid disbursements.

	SAMPLE Out-Of-State On Campus	SAMPLE In-State On Campus	FILL IN YOUR INFO HERE:
<b>COST OF ATTENDANCE</b>			
Tuition and fees	\$ 7,129.00	\$ 1,159.00	
Room and board	\$ 8,693.00	\$ 8,693.00	
Books and supplies	\$ 1,656.00	\$ 1,656.00	
Transportation	\$ 1,206.00	\$ 1,206.00	
Other costs	\$ 2,277.00	\$ 2,277.00	
<b>Total College Costs</b>	<b>A \$ 20,961.00</b>	<b>\$ 14,991.00</b>	
<b>GRANT/SCHOLARSHIP AID</b>			
Federal Pell Grant	\$ 5,550.00	\$ 5,550.00	
SEOG			
Cal Grant			
BOG Waiver (CA residents only)		\$ 1,080.00	
Scholarships			
<b>Total Grant/Scholarship Aid</b>	<b>B \$ 5,550.00</b>	<b>\$ 6,630.00</b>	
<b>Your Net Costs (A minus B)</b>	<b>\$ 15,411.00</b>	<b>\$ 8,361.00</b>	
<b>LOANS</b>			
Federal subsidized Direct loan	\$ 3,500.00	\$ 3,500.00	
Federal unsubsidized Direct loan	\$ 2,000.00	\$ 2,000.00	
Federal Parent PLUS loan*			
<b>Total Loan Aid</b>	<b>C \$ 5,500.00</b>	<b>\$ 5,500.00</b>	
<b>Total Financial Aid (B PLUS C)</b>	<b>D \$ 11,050.00</b>	<b>\$ 12,130.00</b>	
<b>Money to have on hand when you arrive: (A MINUS D)</b>	<b>\$ 9,911.00</b>	<b>\$ 2,861.00</b>	

\*For more information on the Parent PLUS loan, please visit our website at [www.frc.edu/financialaid/](http://www.frc.edu/financialaid/) located on the forms page under Parent PLUS Information Guide