



# Comparing Financial Aid Awards

Professional Development Institute  
September 22, 2017

Revised 9.22.17

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## Sample Student

- First generation
- GPA = 3.2889
- ACT comp score: 20

### ACT

Test Date: 04/19/16

Test Scores	Eng: 15	Ma: 19	Read: 24	SciReason: 20	Comp: 20	EW:	WR: 21
Subscores	UM: 08	RH: 06	EA: 09	AG: 11	GT: 11	SS: 13	AL: 12
	Comp%:						

### EOC-ALGEB1

Test Date: 02/25/13

Score: 202

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On Campus		<b>EFC = 0</b>					Off Campus w/Parents		
	HSSU	Mizzou	UMSL	Webster	STLCC				
<b>Total Cost of Attendance (COA)</b>	21846	18234	27964	27964	24772	18738	46110	38736	10947
<b>EFC</b>	0	0	0	0	0	0	0	0	0
<b>Financial Need (Gap)</b>	21846	18234	27964	27964	24772	18738	46110	38736	10947
<b>Grants/Scholarships</b>									
Federal Pell	5920	5920	5920	5920	5920	5920	5920	5920	5920
Other Federal & State Grants	1000	1000	2000	2000	2000	2000	3500	3500	2500
University Grants & Scholarships	2388	1224	600	600	2000	2000	15480	14000	300
Outside/Private Scholarships	0	0	0	0	0	0	0	0	0
<b>Total Gift Aid</b>	9308	8144	8520	8520	9920	9920	24900	23420	8720
<b>Total Work Study</b>	0	0	1200	1200	4500	4500	3000	3000	2227
<b>Student Loan Options</b>									
Federal Direct (Subsidized)	3500	3500	3500	3500	3500	3500	3500	3500	0
Federal Direct (Unsubsidized)	2000	2000	2000	2000	2000	818	2000	2000	0
Perkins Loan	0	0	0	0	0	0	2000	2000	0
<b>Total Loans</b>	5500	5500	5500	5500	5500	4318	7500	7500	0
<b>Family Share Before Loans</b>	12538	10090	19444	19444	10352	4318	18210	12316	0
<b>Family Share Using Loans</b>	7038	4590	13944	13944	4852	0	10710	4816	0

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On Campus		<b>EFC &lt; \$12,000 (\$7,710)</b>					Off Campus w/Parents		
	HSSU	Mizzou	UMSL	Webster	STLCC				
<b>Total Cost of Attendance (COA)</b>	21846	18234	27964	27964	24772	18738	46110	38736	10947
<b>EFC</b>	7710	7710	7710	7710	7710	7710	7710	7710	7710
<b>Financial Need (Gap)</b>	14136	10524	20524	20524	17062	11028	38400	31026	3237
<b>Grants/Scholarships</b>									
Federal Pell	0	0	0	0	0	0	0	0	0
Other Federal & State Grants	750	750	1500	1500	1500	1500	1500	1500	2628
University Grants & Scholarships	2388	1224	5500	5500	0	0	19200	15200	300
Outside/Private Scholarships	0	0	0	0	0	0	0	0	0
<b>Total Gift Aid</b>	3138	1974	7000	7000	1500	1500	20700	16700	2928
<b>Total Work Study</b>	0	0	1200	0	4500	4500	3000	3000	2227
<b>Student Loan Options</b>									
Federal Direct (Subsidized)	3500	3500	3500	3500	3500	3500	3500	3500	3500
Federal Direct (Unsubsidized)	2000	2000	2000	2000	2000	2000	2000	2000	0
Perkins Loan	0	0	0	0	0	0	0	0	0
<b>Total Loans</b>	5500	5500	5500	5500	5500	5500	5500	5500	0
<b>Family Share Before Loans</b>	18708	16260	20964	20964	18772	12738	22410	19036	8019
<b>Family Share Using Loans</b>	13208	10760	13944	15464	13272	7238	16910	13536	4519

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On Campus		Off Campus w/Parents							
<b>EFC &gt; \$12,000 (\$18,585)</b>									
	HSSU		Mizzou		UMSL		Webster		STLCC
<b>Total Cost of Attendance (COA)</b>	21846	18234	27964	27964	24772	18738	46110	38736	10947
<b>EFC</b>	18585	18585	18585	18585	18585	18585	18585	18585	18585
<b>Financial Need (Gap)</b>	3261	0	9379	9379	6187	153	27525	19878	0
<b>Grants/Scholarships</b>									
Federal Pell	0	0	0	0	0	0	0	0	0
Other Federal & State Grants	0	0	0	0	0	0	0	0	2628
University Grants & Scholarships	2388	1224	0	0	0	0	14800	14000	300
Outside/Private Scholarships	0	0	0	0	0	0	0	0	0
<b>Total Gift Aid</b>	2388	1224	0	0	0	0	14800	14000	2928
<b>Total Work Study</b>	0	0	0	0	4500	0	3000	2378	0
<b>Student Loan Options</b>									
Federal Direct (Subsidized)	873	0	3500	3500	1687	0	3500	3500	0
Federal Direct (Unsubsidized)	4627	5500	2000	2000	3813	5500	2000	2000	0
Perkins Loan	0	0	0	0	0	0	0	0	0
<b>Total Loans</b>	5500	5500	5500	5500	5500	5500	5500	5500	0
<b>Family Share Before Loans</b>	19458	17010	27964	27964	20272	18738	28310	22538	8019
<b>Family Share Using Loans</b>	13958	11510	22464	22464	14772	13238	22810	16858	8019

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Sample Award Letters

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## St. Louis Community College-Forest Park

### Award Package for July 2017 - June 2018

**Need Calculation**

Cost of Attendance	\$10,947
Estimated Family Contribution	\$.00
Initial Need	\$10,947
Outside Resource	\$.00
<b>Need</b>	<b>\$7.00</b>

**Expected Enrollment**

**Status**

Full Time

**Financial Aid Award for Credit Fall 2017**

Fund	Status	Total
Federal Pell Grant	Accept	\$2,960
Federal SEOG	Accept	\$450.00
Fed Wk-Study-FP-F/Sp	Accept	\$1,660.00
Access Missouri District Wide	Accept	\$400.00
<b>Total</b>		<b>\$5,470.00</b>

**Financial Aid Award for Credit Spring 2018**

Fund	Status	Total
Federal Pell Grant	Accept	\$2,960
Federal SEOG	Accept	\$450.00
Fed Wk-Study-FP-F/Sp	Accept	\$1,660.00
Access Missouri District Wide	Accept	\$400.00
<b>Total</b>		<b>\$5,470.00</b>

## Harris-Stowe State University

Charges	Assessed	Financial Aid	Applied	Awarded
Residence Hall Double	3,250.00	Board of Regents Initial	2,448.00	2,448.00
Housing Ins- Bosley	120.40	MO Access Grant	1,000.00	1,000.00
In-State Tuition Charges	2,448.00	Federal PELL Grant	2,960.00	2,960.00
Meal Plan 18	1,375.00	Direct Subsidized Loan1	1,732.00	1,750.00
Student Activity Fee	52.50			
Student Book Rental Fee	400.00			
Student Center Fee	117.00			
Technology Fee	52.50			
<b>Totals</b>	<b>7,815.40</b>		<b>8,140.00</b>	<b>8,158.00</b>

## University of Missouri-Columbia

Truman's Estimated Mizzou Cost	2017 Fall	2018 Spring	Academic Year
	Semester	Semester	Total
Tuition and Fees	\$5,358.00	\$5,358.00	\$10,716.00
Transportation	\$1,713.00	\$1,713.00	\$3,426.00
Personal Expenses	\$692.00	\$692.00	\$1,384.00
Loan Fees	\$33.00	\$33.00	\$66.00
Room and Board	\$5,404.00	\$5,404.00	\$10,808.00
Books	\$686.00	\$686.00	\$1,372.00
<b>Total</b>	<b>\$13,886.00</b>	<b>\$13,886.00</b>	<b>\$27,772.00</b>

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## University of Missouri-Columbia

Truman's Estimated Financial Aid Offer(s)	2017 Fall	2018 Spring	Academic Year
	Semester	Semester	Total
<b>Estimated Grants and Scholarships</b> <i>(does not require repayment and each program may have specific renewal criteria)</i>			
Excellence Award	\$1,000.00	\$1,000.00	\$2,000.00
Preliminary Federal Pell Grant	\$2,960.00	\$2,960.00	\$5,920.00
Estm Access Missouri Grant	\$750.00	\$750.00	\$1,500.00
Preliminary Federal SEOG Grant	\$425.00	\$425.00	\$850.00
Preliminary MU Grant	\$1,805.00	\$1,805.00	\$3,610.00
<b>Truman's Estimated Cost to Attend Mizzou After Preliminary Grants and Scholarships are Applied</b>	<b>\$6,946.00</b>	<b>\$6,946.00</b>	<b>\$13,892.00</b>
<b>Estimated Work-Study</b> <i>(earned wages)</i>			
Preliminary Federal Work Study	\$600.00	\$600.00	\$1,200.00
<b>Estimated Student Loan Option(s)</b> <i>(must be repaid, with interest)</i>			
Prelim Federal Subsidized Loan	\$1,750.00	\$1,750.00	\$3,500.00
Prelim Federal Unsubsidized Ln	\$1,000.00	\$1,000.00	\$2,000.00
Prelim Parent Fed PLUS Loan	\$3,596.00	\$3,596.00	\$7,192.00
<b>Truman's Estimated Cost to Attend Mizzou if Using all Preliminary Aid</b>			<b>\$0.00</b>

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## University of Missouri-St. Louis

Mariah's Estimated UMSL Cost	2017 Fall Semester	2018 Spring Semester	Academic Year Total
Books and Supplies	\$500.00	\$500.00	\$1,000.00
Housing (Room and Board)	\$1,228.00	\$1,228.00	\$2,456.00
Loan Fees	\$40.00	\$40.00	\$80.00
Personal Expenses	\$1,731.00	\$1,731.00	\$3,462.00
Transportation	\$1,075.00	\$1,075.00	\$2,150.00
Tuition	\$4,795.00	\$4,795.00	\$9,590.00
<b>Total</b>	<b>\$9,369.00</b>	<b>\$9,369.00</b>	<b>\$18,738.00</b>

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## University of Missouri-St. Louis

Mariah's Financial Aid Offer(s)	2017 Fall Semester	2018 Spring Semester	Academic Year Total
<b>Grants and Scholarships</b> <i>(does not require repayment and each program may have specific renewal criteria)</i>			
Academic Scholarship	\$1,000.00	\$1,000.00	\$2,000.00
Federal Pell Grant	\$2,485.00	\$2,485.00	\$4,970.00
Access Missouri Award	\$1,000.00	\$1,000.00	\$2,000.00
UMSL Grant	\$1,000.00	\$1,000.00	\$2,000.00
<b>Mariah's Estimated Cost to Attend UMSL After Grants and Scholarships are Applied</b>	<b>\$3,884.00</b>	<b>\$3,884.00</b>	<b>\$7,768.00</b>
<b>Student Loan</b> <i>Option(s) (must be repaid, with interest)</i>			
DL Sub Stafford Loan #1	\$1,750.00	\$1,750.00	\$3,500.00
DL Unsub Stafford Loan #1	\$1,000.00	\$1,000.00	\$2,000.00
<b>Mariah's Estimated Cost to Attend UMSL if Using all Aid Offered</b>			<b>\$2,268.00</b>

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## Webster University

### 2017-2018 UNDG Financial Aid Initial Award

Aid Program	Summer	Fall	Spring	Total
Access MO Fin Assist	\$0.00	\$750.00	\$750.00	\$1,500.00
Federal Work-Study	\$0.00	\$1,500.00	\$1,500.00	\$3,000.00
Sub Loan Eligibility	\$0.00	\$1,750.00	\$1,750.00	\$3,500.00
Unsub Loan Eligibility	\$0.00	\$1,000.00	\$1,000.00	\$2,000.00
Federal Pell Grant	\$0.00	\$2,960.00	\$2,960.00	\$5,920.00
Federal Perkins Loan	\$0.00	\$1,000.00	\$1,000.00	\$2,000.00
Federal SEOG Grant	\$0.00	\$1,000.00	\$1,000.00	\$2,000.00
Webster Blue Scholarship	\$0.00	\$8,000.00	\$8,000.00	\$16,000.00
<b>Total Award</b>	<b>\$0.00</b>	<b>\$17,960.00</b>	<b>\$17,960.00</b>	<b>\$35,920.00</b>

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## Webster University

Please note that this award is based in large part upon the terms you will be attending and the number of credit hours you register for during this period. This award is based upon the following enrollment projection. Please contact the Financial Aid Office if your enrollment plans change:

Su: 0 hrs    Fa 1: 0 hrs    Fa 2: 0 hrs    Fa Sem: 13 hrs    Sp 1: 0 hrs    Sp 2: 0 hrs    Sp Sem: 13 hrs

Note that any loan amounts listed here are preliminary. There is the possibility that the Federal Government may not approve your loan(s) in the amount indicated. Check these amounts against the "notice of guarantee" that will be sent to you once they have approved the loan(s.) For further details on a variety of financial aid programs, please visit: [www.webster.edu/financialaid/programs](http://www.webster.edu/financialaid/programs)

Estimated Cost	Summer	Fall	Spring	Total
Tuition	\$0.00	\$13,450.00	\$13,450.00	\$26,900.00
Room/Board (Average)	\$0.00	\$6,199.00	\$6,199.00	\$12,398.00
<b>Total Direct Costs</b>	<b>\$0.00</b>	<b>\$19,649.00</b>	<b>\$19,649.00</b>	<b>\$39,298.00</b>
Less Financial Aid Award	\$0.00	\$17,960.00	\$17,960.00	\$35,920.00
<b>Difference</b>	<b>\$0.00</b>	<b>\$1,689.00</b>	<b>\$1,689.00</b>	<b>\$3,378.00</b>

Expenses such as books, living expenses, transportation costs, parking [\$75], and fees (matriculation/activity/etc...) [\$195] while not included above should be considered as they vary for each individual student.

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Webster UNIVERSITY		
<b>Costs in the 2017-18 Year</b>		
Estimated Cost of Attendance		\$ 46,110
Tuition & Fees	\$ 26,900	
Housing & Meals	\$ 12,398	
Books & Supplies	\$ 1,000	
Transportation	\$ 604	
Other Educational Costs	\$ 5,168	
<b>Grants &amp; Scholarships to pay for college</b>		
Total Grants & Scholarships (only Aid, no repayment)		\$ 25,420
Grants & Scholarships from Webster	\$ 16,000	
Federal Pell Grant	\$ 5,920	
Grants from your state	\$ 1,500	
Other Grants and Scholarships	\$ 2,000	
<b>What you will pay for college</b>		
Net Costs (Cost of Attendance minus total grants and scholarships)		\$ 20,690
<b>Options to pay net costs</b>		
<b>Work options</b>		
Work Study (Federal, state, or institutional)	\$ 3,000	
<b>Loan options*</b>		
Federal Perkins Loan	\$ 2,000	
Federal Direct Subsidized Loan	\$ 3,500	
Federal Direct Unsubsidized Loan	\$ 2,000	
* Recommended amounts shown here. You may be eligible for a different amount. Contact your Financial Aid Office.		
<b>Other options</b>		
Family Contribution	\$ 0	
(As calculated by the institution using information reported on the FAFSA or to your institution)		
* Payment plan offered by the institution		
* Parent or Graduate PLUS Loan		
* Military and/or National Service benefits		
* Non-Federal private education loan		
* American Opportunity Tax Credit*		
* Parents or student may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year		
<p>Graduation Rate            Percentage of full-time students who graduate within 6 years</p> <p>LOW    MEDIUM    HIGH</p> <p>82.60%</p> <p>63.8% National Average</p> <p>Webster University</p> <p>Median Borrowing            Students at Webster University typically borrow \$25,000 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$256.07 per month. Your borrowing may be different.</p> <p>Repaying your loans            To learn about loan repayment choices and work out your Federal Loans monthly payment, go to <a href="http://studentaid.ed.gov/repaying/unsubsidized/loans">http://studentaid.ed.gov/repaying/unsubsidized/loans</a></p> <p>For more information &amp; next steps:            Webster University Financial Aid Office            470 E. Lockwood Ave.            St. Louis, MO 63119            Telephone: (314) 366-6992            Email: <a href="mailto:financialaid@webster.edu">financialaid@webster.edu</a></p>		
<p>Note - the information presented on this form reflects the following period of enrollment:            Fall 3 2017 - Spring 2 2018</p>		