



Financial Aid Worksheet

This worksheet is designed to help you determine the cost of your education at Abilene Christian University

You don't have to memorize this booklet, but you do need to be familiar with all of the information in it.

The information in this worksheet is accurate as of March 1, 2009.

Keep in mind that changes in enrolled hours, book purchases and other factors may impact your bottom line. The purpose of this worksheet is to give you the best early estimate possible.

The Depot

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STEP 1

Tuition

Tuition at ACU for students enrolling for the 2009-10 school year is \$19,200 (based on 30 semester hours). Tuition pays approximately 65 percent of the day-to-day expenses of the university. Friends and alumni of ACU pay the rest through contributions.

A	Fall Semester	Spring Semester	Annual Tuition
	\$9,600	\$9,600	\$19,200

Residence Life

ACU requires all first-year and second-year students to reside on campus. Students who have been out of high school for one year or less must reside in the first-year halls. Students who have been out of high school for two years or less must reside in available second-year halls.

Students may file an off-campus housing petition if they live with their parents, are over the age of 21 before the beginning of the enrolling semester, have graduated from high school more than two years prior to the beginning of the enrolling semester, are part-time students (less than 12 hours), or are married.

Calculate your expected housing costs:

Costs Per Semester:

First-year student Residential Cost	.....	\$1,450
Second-year student Residential Cost	.....	\$1,812

Call 325-738-4300 for rates on University Park Apartments

	Fall	+	Spring	=	Annual
B	<input type="text"/>		<input type="text"/>		<input type="text"/>

STEP 2

Meals

The university offers several meal plan options for students living in residence halls or off campus. Most meal plan options include **Bean Bucks**, which can be used to purchase food at any of the dining facilities on campus as well as the Campus Store. Bean Bucks are non-refundable and expire at the end of each semester.

Campus Cash provides students the convenience of making purchases at any dining facility, the Campus Store and Abilene Educational Supply. Campus Cash can be purchased at any time during the school year and will expire at the end of the summer term.

Campus Cash and Bean Bucks can be purchased at The Depot.

Meal plan costs per semester (tax included)

Plan A	21 meals per week + 120 Bean Bucks	.....	\$2,288
Plan B	15 meals per week + 120 Bean Bucks	.....	\$2,126
Plan C	10 meals per week + 120 Bean Bucks	.....	\$1,782
Plan D	7 meals per week + 100 Bean Bucks	.....	\$1,272
Plan E	600 Bean Bucks	.....	\$600
Plan F	400 Bean Bucks	.....	\$400
Plan G	30 meals per semester	.....	\$224

Minimum plan requirements for all residence hall students are as follows:

- Freshmen must have Plan A, B or C
- All other residents must have Plan A, B, C or D

Meal plans may be changed only during the first 12 class days of the fall and spring semester.

Calculate your expected on-campus food costs:

	Fall	+	Spring	=	Annual
C	<input type="text"/>		<input type="text"/>		<input type="text"/>

STEP 3

Student Fees*

	Fall	Spring	Annual
Students' Association Required for all students.	\$70	\$70	\$140
Passport and Welcome Week One-time fee for new students.	\$115		\$115
Mailbox Fee for rental of mailbox in Campus Center. Other postal options range from \$35-\$56.	\$22	\$22	\$44
Health Fee for ACU's Health Services, an on-campus outpatient clinic for treatment of minor illnesses and care of injuries.	\$70	\$70	\$140
Academic Services Provides maintenance of your official transcripts.	\$10	\$10	\$20

Academic Enrichment and Technology

	\$320	\$320	\$640
Provides students' access to worldwide learning resources as well as specified class and lab supplies.			

Campus Safety

	\$75	\$75	\$150
Provides campus security through the ACU Police Department.			

Calculate your expected student fee costs:

	Fall	+	Spring	=	Annual
D	<input type="text"/>		<input type="text"/>		<input type="text"/>

*Students enrolled in the following will incur additional fees – music lessons; exercise science and health (bowling, backpacking, skiing, SCUBA, golf, uniform fees); intercollegiate classes; nursing; and travel classes.

Your Estimated Total

Now, add up the amounts you have written in for lines A through D (*Steps 1 through 3*). Include the average cost of books and supplies in line E. The total becomes line F:

	Fall	Spring	Annual
A Tuition (Step 1)			
B Housing (Step 1)			
C Meals (Step 2)			
D Student Fees (Step 3)			
E Books and Supplies (average cost)	\$500	\$500	\$1,000
F TOTAL COST*			

*This worksheet does not include other possible fees, art supplies, parking permits, student insurance, travel and personal expenses. To estimate these items, please contact The Depot.

Financial Aid

The first thing you will need before you can complete this section of the worksheet is your Financial Aid Award Notification from ACU.

The part of the letter you will use looks something like this:

Source	Fall	Spring	Total
Federal Pell Grant	1,600	1,600	3,200
Subsidized Stafford Loan	1,750	1,750	3,500
Parent Plus Loan	5,000	5,000	10,000
College Work-Study	1,250	1,250	2,500
TOTAL	\$9,600	\$9,600	\$19,200

The numbers lined up under the words “Fall” and “Spring” indicate how many dollars you have for each semester and from what sources.

The numbers lined up under the word “Total” indicate how much money has been allocated to you from each source for the school year.

There are four different types of financial aid: **grants, scholarships, loans** and **work-study**. Within these four types are many different rules, regulations and limits. For specifics, call The Depot (see front cover).

(You will notice that “work-study” does not appear in the following chart. Financial aid in the form of work-study provides money in the same way a regular job does. That is, you work on campus and get a paycheck twice each month. The dollar amount of your work in your Financial Aid Award Notification is an estimated amount you can earn, based on 15 hours per week for 30 weeks. Since you do not receive work-study money ahead of time, you do not count it as an amount you can deduct from your total costs before school starts. If you are interested in an on-campus job, visit www.acu.edu/careercenter.)

To finish this part of the worksheet, use the information on your Financial Aid Award Notification to complete the appropriate spaces below:

Your Financial Aid Award

	Fall	Spring	Annual
Total Grants and Scholarships			
Total Loans			
Subtotal			
G Total Financial Aid			

Note: Some lenders may charge an origination fee for your student loan. Please check with the lender you selected.

The Bottom Line

To discover what you will have to pay out of your own pocket for your education at ACU, simply subtract the Total Financial Aid on line G from the Total Cost on line F (*Step 4*) above.

	Fall	Spring	Annual
F Total Cost (See Step 4)			
G Less: Total Financial Aid (See line G above)			
H Remaining Balance			

STEP 6

Paying your bill

By now, you know how much you'll invest next year for an ACU education.

There are two payment plan options: **1)** at the beginning of each semester, pay your balance in full or **2)** monthly (August, September, October, November) payments for fall and monthly (January, February, March, April) payments for spring.

If paying at the beginning of the semester

All you have to do is pay the amounts for each semester taken from line H (Step 5). Payments are due for fall in August and for spring in January. No late fee will be assessed if paid by the due date.

August	January
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If paying monthly for each semester

All you have to do is take the amounts for each semester on line H (Step 5) and divide each of these by four. Fall semester divided by four equals your August, September, October and November payments. Spring semester divided by four equals your January, February, March and April payments. Please note that your actual payments will vary slightly due to a service charge for this option and may also be affected by other possible fees and charges (see * in Steps 3 and 4).

To set up your payment plan, please call 800-343-5904.

August	September	October	November
January	February	March	April

STEP 7

What next?

Now that you know your costs and your approximate out-of-pocket expenses, follow these steps to help ensure your financial aid file is complete.

1. Read the award letter.
2. If making changes, mark them on the award letter, sign, date and return the appropriate copy to The Depot.
3. Begin making your payments at the appropriate time based on the plan you selected.

If you have been awarded College Work-Study:

4. Visit the Career Center Web site (www.acu.edu/careercenter) and look under the Student Jobs tab.

5. Once on campus, interview for desired positions. All student work opportunities on campus are competitive.

If you have a Subsidized or Unsubsidized Stafford Loan:

6. If this is your first time to attend ACU, visit <https://lbw.tgslc.org> to complete the required FFELP Master Promissory Note and entrance interview for Stafford Loans.
7. The loan proceeds will be sent to ACU in two equal disbursements (one for each term) after the eighth class day.

Please call us any time you need help.
See you on campus soon!



ABILENE CHRISTIAN UNIVERSITY

Office of Student Financial Services • 888-588-6083 or 325-674-2300 • info@financialaid.acu.edu

Office of Admissions • 800-460-6228 or 325-674-2650 • info@admissions.acu.edu

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