

2021-22

Figure Your Costs



Student
Financial
Services

GRADUATE STUDENT BUDGET WORKSHEET

An electronic PDF version of this worksheet is also available at www.saic.edu/fyc and will calculate the figures for you. Complete this worksheet to determine your estimated cost of education at SAIC and to ensure that you have secured the resources you need so that payment-in-full or payment arrangements are made by August 15 for Fall and January 15 for Spring.

STEP 1: ESTIMATE YOUR DIRECT EDUCATIONAL COSTS

Direct costs are costs for which you will be billed by SAIC.

	SAMPLE FIGURES SEMESTER	YOUR FIGURES FALL	YOUR FIGURES SPRING	YOUR FIGURES ANNUAL (FALL/SPRING)
Tuition (\$1,798 per credit hour)	\$26,970 (15credits)	\$ _____ + \$ _____	= \$ _____	
Health Insurance (Optional)* Charged to all full-time and international students	\$1,210**	\$ _____ + \$ _____	= \$ _____	
U-Pass	\$155**	\$ _____ + \$ _____	= \$ _____	
U-Pass Ventra Card Fee (New student one-time fee)	\$5	\$ _____ + \$ _____	= \$ _____	
Technology Fee	\$325	\$ _____ + \$ _____	= \$ _____	
Residence Hall ** (Optional; per semester) 162 N. State Single: \$9,000 Double: \$6,750 & Jones Hall Small Single: \$7,850 Triple: \$5,100* Buckingham Private: \$7,450 Shared: \$5,400* <i>*availability pending</i>		\$ _____ + \$ _____	= \$ _____	
Meal Plan —\$850 for new students; \$575 for continuing students (per semester, if in a residence hall)		\$ _____ + \$ _____	= \$ _____	
		FALL SEMESTER SUBTOTAL	SPRING SEMESTER SUBTOTAL	YOUR ANNUAL SUBTOTAL
SUBTOTAL A TOTAL ESTIMATED DIRECT EDUCATIONAL COSTS PER SEMESTER		\$ _____ + \$ _____	= \$ _____	

PLEASE NOTE: A GRADUATE STUDENT'S ENROLLMENT MAY VARY. (15 CREDITS=\$26,970; 12 CREDITS=\$21,576; 10.5 CREDITS=\$18,879; 9 CREDITS=\$16,182)

STEP 2: REVIEW YOUR ANTICIPATED FINANCIAL AID RESOURCES AS LISTED ON YOUR AWARD LETTER

Do not include earnings from student employment.

	FALL SEMESTER	SPRING SEMESTER	ANNUAL (FALL/SPRING)
Grant Total (SAIC/Smith)	\$ _____ + \$ _____	= \$ _____	
Scholarship Total (Merit or other)	\$ _____ + \$ _____	= \$ _____	
Federal Direct Stafford Loan Total ***	\$ _____ + \$ _____	= \$ _____	
SUBTOTAL B TOTAL ANTICIPATED FINANCIAL AID RESOURCES	\$ _____ + \$ _____	= \$ _____	

STEP 3: CALCULATE YOUR ESTIMATED AMOUNTS DUE TO SAIC

To determine your estimated amount due to SAIC or refunded to student, use the formula Subtotal A - Subtotal B = Subtotal C.****

	FALL SEMESTER	SPRING SEMESTER	ANNUAL (FALL/SPRING)
FROM STEP 1: SUBTOTAL A	\$ _____ + \$ _____	= \$ _____	
FROM STEP 2: - SUBTOTAL B	\$ _____ + \$ _____	= \$ _____	
SUBTOTAL C	\$ _____ + \$ _____	= \$ _____	

(CONTINUED ON NEXT PAGE)

*Health insurance may be waived if the student has comparable coverage per year. Waivers must be resubmitted each year online at AHP saic.myahpcare.com.

**These are 2020-21 rates, 2021-22 rates are subject to change. Please refer to the website for up-to-date information.

*** Aid resources that require additional steps to secure. Loan fees will be deducted from your Stafford and PLUS Loans, as well as some private loans. Refer to the SAIC Financial Aid Award Guide. Please note that the loan amounts requested cannot exceed your cost of attendance (COA) budget, and program limits. Your COA equals the total of your Direct and Indirect Costs. Students may view their COA budget on SAIC Self-Service.

**** Please note that if your balance at Subtotal C is a credit, you may be issued a refund which can then be used to cover indirect costs. If your balance in Subtotal C is an amount due, you will need to pay the remaining amount in full, secure additional loans, enroll in a deferred payment plan, or any combination each semester.

