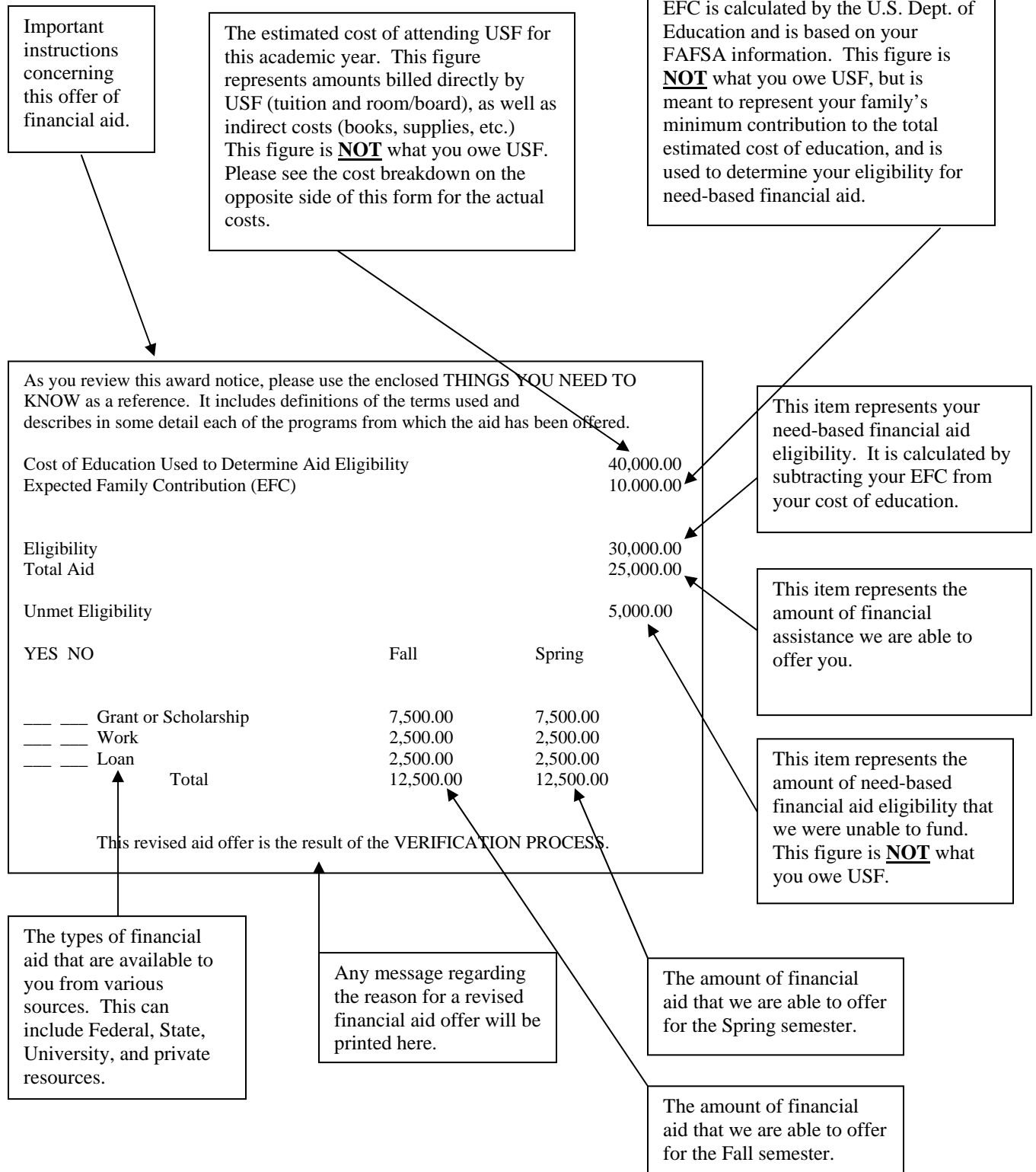


**Please return one signed copy of your Award Notice no later than 20 calendar days from the date of the notice.**

## Understanding Your USF Financial Aid Award Notice

Please use the information below to help you better understand the enclosed financial aid award notice. **The cost of education and the types and amounts of financial aid used as examples below are not meant to represent your costs and actual financial aid offer, but are being used as examples for clarification of terms.** Please refer to your enclosed award notice for your specific financial aid offer information, as well as for instructions on how to accept or reject all or any part of your offer.



**Please return one signed copy of your Award Notice no later than 20 calendar days from the date of the notice.**

## Understanding Cost of Education

The cost of education for the 9-month academic year includes both direct expenses (tuition, fees, room & board for students living on campus) and indirect expenses (books, supplies, transportation, personal expenses, and room & board for students living off-campus). **The figure is NOT meant to represent your USF Student Accounts bill for the academic year but it is the cost against which we measure your resources to determine your eligibility for aid.**

For the 2007/2008 Academic Year, the following figures were used to determine your *Cost of Education*:

<u>Arts &amp; Science, Business, and Nursing</u>			
Tuition and Fees (12-18 units):		\$31,180/year	
Per Unit Tuition (less than 12 units or over 18 units):		\$1,100/unit	
	<b>In Parent's Home</b>	<b>On-Campus</b>	<b>Off-Campus</b>
Room & Board	\$2,900	\$10,730	\$10,800
Books & Supplies	\$950	\$950	\$950
Transportation	\$650	\$860	\$1,060
Personal Expenses	\$2,400	\$2,400	\$2,400
Total=	\$6,900	\$14,940	\$15,210

### ***UNDERSTANDING YOUR FINANCIAL AID OFFER AND USF BILLING***

The University's Office of Student Accounts maintains your student account and all tuition and campus housing payments are made to them. If you apply for and accept financial aid, the Office of Student Accounts will use your grants, scholarships, and loans in calculating what may be due and payable for any term. **Please note: Federal Work-Study and Campus Job Opportunity eligibility will not be used in calculating your bill, as earnings from these programs are paid directly to you rather than being credited to your Student account.** The billing example that appears below is intended to help you understand the billing process, and is not intended to represent your specific financial aid and USF bill. Fees and charges may differ, and you will need to refer to your actual financial aid offer and USF charges for exact calculations. You may also use the box below to help you calculate your own USF estimated bill.

<b>One-semester estimated bill:</b>	<b>Example</b>	<b>Calculate your estimated payment</b>
Fall full-time tuition and fees:	\$15,590	MY TUITION/FEES _____
Fall on-campus Room and Board:	\$ 5,365	MY ROOM/BOARD _____
Subtotal of Fall USF charges	\$20,955	MY SUBTOTAL _____
Subtract Fall example grant/scholarships	-\$7,500	MY GRANTS (- _____) _____
Subtract Fall example loans	-\$2500	MY LOANS (- _____) _____
Subtract Fall admission/housing deposits	-\$550	MY DEPOSITS (- _____) _____
<b>DO NOT SUBTRACT WORK-STUDY OR CAMPUS JOB OPPORTUNITY</b>		
Estimated bill Fall term only:	\$10,405	ESTIMATED FALL PAYMENT _____
You can estimate your Spring bill by using this same calculation. However, deposits you were required to make in the Fall may not be required in the Spring. Please adjust accordingly.		

The One Stop – Student Accounts office will notify you via email of your exact charges and payment due dates each term. For more information regarding accepted methods of payment, please visit the One Stop Enrollment and Financial Services website at [www.usfca.edu/onestop](http://www.usfca.edu/onestop) and click on the One Stop: Student Accounts link.