

**Worcester State University**  
**Financial Aid Office**  
**Estimated\* Cost Worksheet for 2020/2021** *(do not return form to WSU)*

*Estimate\* Your Direct Costs (direct costs are the charges on your WSU bill):*

- 1) Estimated\* Tuition and Fees:  
 (full time day student)
- a) MA resident           \$ 10,586
  - b) Out of State         \$ 16,666
  - c) NERSP               \$ 11,071
  - d) Graduate Student   \$322 per credit        + \$ \_\_\_\_\_ tuition/fees
- 2) Estimated\* Room:  
 (basic cost double room)
- a) Dowden Hall         \$ 8,148
  - b) Chandler Village   \$ 8,448
  - c) Wasylean Hall       \$ 8,948
  - d) Sheehan Hall       \$ 8,748
  - e) Commuter           \$     0                    + \$ \_\_\_\_\_ room
- 3) Estimated\* Board:
- a) Dorm student       \$ 3,800
  - b) Commuter           \$   300                   + \$ \_\_\_\_\_ board
- 4) Estimated\* Health Insurance:  
 (\$0 if you have your own coverage)
- a) School Ins          \$ 3,444
  - b) Your Own Ins       \$     0                    + \$ \_\_\_\_\_ hlth ins

**Total Your Estimated\*Direct Costs:** \$ \_\_\_\_\_

**Estimate Your Resources:**

Grants (see your award letter):                   + \$ \_\_\_\_\_ grants  
 Grants do not have to be repaid.

Loans (see your award letter):                   + \$ \_\_\_\_\_ loans  
 Loans must be repaid. Repayment usually begins six months after you cease to be at least a half time student and loans are usually repaid over a ten year period subject to a minimum monthly payment.

Scholarships:                                       + \$ \_\_\_\_\_ other  
 Scholarships do not have to be repaid and for renewal criteria check with the donor or refer to your scholarship award letter.

Other (your own resources):                   + \$ \_\_\_\_\_ other

**Total your Estimated Resources:** \$ \_\_\_\_\_

**Total Estimated\*Direct Costs (from above):**       + \$ \_\_\_\_\_  
**minus Total Estimated Resources (from above):**   - \$ \_\_\_\_\_  
**equals Balance Due for the Academic Year:**       = \$ \_\_\_\_\_ (over)

You should take into consideration that you will have Indirect Costs, too. Indirect Costs are out-of-pocket expenses that you will incur throughout the academic year. Indirect Costs include books (varies but budget for about \$700 each semester), laptop (budget for about \$1,000), transportation (varies but budget for about \$1,000 for the academic year).

Federal Work Study is not a resource towards the bill. If awarded, you earn it to use towards your Indirect (out-of-pocket) Costs. Federal Work Study does not have to be repaid.

Balance Due may be covered with cash (per semester), credit card (per semester), the monthly payment plan (go to [mycollegepaymentplan.com/wsu](http://mycollegepaymentplan.com/wsu)), a parent PLUS Loan (go to <https://studentloans.gov> after you receive your bill), or other private student loans (google “private student loans” and apply after you receive your bill).

Independent students (as designated on the FAFSA) may request additional unsubsidized loans. Dependent students (as designated on the FAFSA) may also request additional unsubsidized loans if their parent is denied a PLUS loan. The amount of the additional unsubsidized loans referred to above is up to \$4,000 if the student has completed fewer than 60 credits or up to \$5,000 if the student has completed 60 or more credits both limited to the difference between the cost of attendance and other financial aid.

\*Amounts are estimated. Actual charges will be reflected in your bill.

02/26/2020