

Expected Family Contribution

Based on FAFSA. Please review your Student Aid Report for this figure.

Total Cost of Attendance for the 2021-2022 School Year

Tuition & Fees	\$	0
Housing & Meals	\$	0
Books & Supplies	\$	0
Transportation	\$	0
Other Educational Costs	\$	0
<u>Estimated</u> Cost of Attendance	\$	0

Scholarships and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed

Grants & Scholarships from Webster	\$	0
Federal Pell Grant	\$	0
Grants from your state	\$	0
Other Grants and Scholarships	\$	0
Total Grants & Scholarships	\$	0

Direct and Indirect Costs Not Covered by Scholarships and Grants

Net Costs	\$	0
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(Cost of Attendance minus total grants and scholarships)

Loan and Work Options to Pay Net Costs**Work options**

Federal Work Study	\$	0
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Loan options*

Federal Direct Subsidized Loan	\$	0
Federal Direct Unsubsidized Loan	\$	0

*note that the amounts listed are the maximum available to you - you are allowed and encouraged to borrow less than the maximum amount. To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

<https://studentaid.ed.gov/repay-loans/understand/plans>

**For current interest rates, go to: <https://studentaid.ed.gov/sa/types/loans/interest-rates>

Other options

- 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

For More Information and Next Steps:

Webster University
Financial Aid Office
470 E. Lockwood Ave.
St. Louis, MO 63119
Telephone: (314) 968-6992
E-mail: financialaid@webster.edu

Note - the information presented on this form reflects the following period(s) of enrollment:

Cost of Attendance (COA):

The total amount (not including grants and scholarships) that it will cost you to go to school during the 2020–21 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Expected Family Contribution:

A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

Total Grants and Scholarships:

Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Net Costs:

An estimate of the actual costs that you or your family will need to pay during the 2020–21 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

Work Study:

A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Loans:

Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at [StudentAid.gov](https://studentaid.gov).

Direct Subsidized Loans:

Loans that The U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loans:

Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Direct Plus Loan:

A credit based federal loan available to graduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private Loan:

A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

For more information, visit <https://studentaid.gov>