

COLLEGE LOAN PLANNER

Use this simple chart to estimate your college funding gap and understand your loan options.

YOUR COLLEGE COSTS (this academic year)

Tuition & Fees
Academic courses, lab fees, athletic fees, etc.

Housing & Living Expenses
Dorm room/apartment, utilities, food, etc.

Books & Supplies
Textbooks, computer, school supplies, etc.

Transportation & Misc.
Travel between home & school, etc.

TOTAL COLLEGE COSTS
Add the amounts above

YOUR EXISTING FUNDS

Family Savings
Money saved for college expenses

Scholarships & Grants
Free aid from the government, school, etc.

Student Employment
Income (after tax) from work study or other job

Other Sources
Any available funds not included above

TOTAL EXISTING FUNDS
Add the amounts above

YOUR COLLEGE FUNDING GAP

TOTAL COLLEGE COSTS minus TOTAL EXISTING FUNDS

FOUR WAYS TO COVER THE GAP

1) **Federal Stafford Loan**
For students

2) **Federal PLUS Loan**
For parents

3) **Certified Private Loan**
For students & parents