

See award guide for  
tuition rates and fees

## 2019-2020 Financial Planning Worksheet

On-Campus and online Library Science & Nutrition and @Simmons Social Work, Nursing & Behavior Analysis

### Billed Costs

	Term 1	Term 2	Term 3	Year
Tuition (# of credits x per credit rate)				
Fees (Not applicable during summers)				
<b>Total Billed Costs</b>				

### Credits toward Billed Costs

Financial Aid	Term 1	Term 2	Term 3	Year
Simmons Scholarship				
Unsubsidized Stafford Loan				

### Outside Benefits

Employer Benefit				
Military Benefit(s)				
Confirmed Outside Scholarships				
<b>Total Credits</b>				

### Non-Billed Costs If Choosing to Borrow to help cover\*

Please carefully consider whether you *need* to cover additional expenses with loans.

	Term 1	Term 2	Term 3	Year
Rent/Mortgage				
Utilities (ex: gas, electric, internet)				
Food				
Books & Supplies				
Transportation				
Personal/Other (ex: dependent care)				
<b>Total Non-Billed Costs</b>				

### Financing Need

(Total Billed Costs - Total Credits) + Total Non-Billed Costs	Term 1	Term 2	Term 3	Year

### Financing Options

	Term 1	Term 2	Term 3	Year
Out of Pocket Payments				
Payment Plan (Simmonsonline.afford.com)				
Sign Up Fee (\$35 per term)				
Private Loan (Elmselect.com)				
Graduate PLUS Loan (Studentloans.gov)				
4.248% Fee (Divide Year Amount Needed by 0.958)				
<b>Total Financing</b>				

\*There are limits on the amount you are allowed to borrow for non-billed expenses. The maximum we would allow a student to borrow across 3 terms for unbilled expenses is \$29,100