

## PERSONAL PLANNER

This Personal Planner has been provided for you to better understand your responsibility in support of your direct costs for the 2020-2021 academic year based on your current financial aid notification. Your financial aid notification and direct costs are subject to change. For example, the receipt of outside scholarships and a change of housing preference (for those who qualify for a housing exemption) would require an update to your financial aid notification and this Personal Planner.

### 2020-2021 DIRECT COSTS

First year and sophomore students are required to live on campus in our residence halls. Some students may qualify for an exemption. *For example, those students who will live at home with parents are encouraged, but not required, to live on campus.* Contact us to see how your aid may change if your housing preference changes.

Direct costs for those living **on campus**:

Tuition:	\$32,000
Comprehensive Student Fee:	\$1,250
Room and Meals:	\$11,650
Total Estimated Direct Costs:	\$44,900

Tuition and student fees are based on two semesters of full-time attendance. A full-time student is enrolled in 12-19 credit hours per semester. Additional tuition charges will be assessed for those who enroll in 20 or more credits.

The Room and Meals charge covers to cost of living on campus is a residential hall plus enrollment in a standard meal plan. Upgrades are available for an additional fee.

Direct costs for those who will live **off campus**:

Tuition:	\$32,000
Comprehensive Student Fee:	\$1,250
Total Estimated Direct Costs:	\$33,250

After registering for classes, your semester bill will be updated with any additional course or lab fees if applicable. You can view possible fees by visiting [hcc-nd.edu/tuition](http://hcc-nd.edu/tuition).

### 2020-2021 FINANCIAL ASSISTANCE

Financial Aid Award Overview:

Total Gift Assistance:	\$ _____
(plus)	+
Total Borrowed Assistance:	\$ _____
Total Assistance:	\$ _____

Gift assistance refers to scholarships and grants reported on your financial aid notification. Total borrowed assistance is considered self-help aid and refers to Federal Direct Loans (subsidized and/or unsubsidized) for which you qualify. An offer of campus employment, another form of self-help aid, is an estimate of possible future earnings and should not be included in this calculation. Rather, it represents an opportunity to earn funds to help defray educational costs.

### ESTIMATED RESPONSIBILITY (NET PRICE)

Use the above totals to calculate your net price:

Total Estimated Direct Costs:	\$ _____
(minus)	-
Total Assistance:	\$ _____

Estimated Responsibility (net price): \$ \_\_\_\_\_

This is an estimate of your net price for the 2020-2021 academic year. Additional fees may apply. Most sources of financial assistance as well as charges are split between semesters; this means approximately half of your estimated responsibility will be due on or before August 1, 2020 (prior to the fall semester), and the other half will be due on or before January 1, 2021 (prior to the spring semester).