

Graduate and Law Financial Planning Worksheet

Please use the chart below to estimate your costs for each semester and the year. You will need to reference your award notification letter and the tuition and fees information found on our website. *Please note that tuition and fees for the upcoming year are published each March*, but you can use the current tuition and fees to estimate your costs. As always, please let us know if you have any questions!

BILLED CHARGES	SUMMER	FALL	SPRING
A. Graduate or Law Tuition (# credits x tuition rate)	\$	\$	\$
B. Activity Fee and/or BC ID Fee (Mandatory fee for all students enrolled at least half-time)	\$	\$	\$
C. Residence Hall Charge (For RA's only)	\$	\$	\$
D. Health Insurance (If you will purchase insurance through BC, add to the fall and spring term)	\$	\$	\$
E. Other Fees (i.e. Lab fees)	\$	\$	\$
F. Total Charges (A + B + C + D + E)	\$	\$	\$

FINANCIAL AID	SUMMER	FALL	SPRING
G. Department Tuition Remission or Scholarship	\$	\$	\$
H. Non-Service Stipend	\$	\$	\$
I. Americorps	\$	\$	\$
J. TEACH Grant (If your eligibility has been confirmed)	\$	\$	\$
K. RA Benefits	\$	\$	\$
L. Federal Direct Unsubsidized Loan (Semester loan amount x 1.057% to account for the origination fee)	\$	\$	\$
M. Outside Grants/Scholarships (i.e., Scholarships, Grants, Employer Assistance, etc.)	\$	\$	\$
N. Veterans Benefits	\$	\$	\$
O. Total Financial Aid (G + H + I + J + K + L + M + N)	\$	\$	\$

PAYMENTS AND FINANCING	SUMMER	FALL	SPRING
P. Total Balance per Term (F - O)	\$	\$	\$
Q. Payments you or your spouse (if married) will make to BC or Payment Plan Amount	\$	\$	\$
R. Grad PLUS Loan Amount (Semester amount = Total amount requested ÷ # of semesters enrolled. Multiply semester amount by 4.228% to account for the origination fee)	\$	\$	\$
S. Private Loan Amount (Include only if credit approval has been obtained)	\$	\$	\$

T. Remaining Balance: should = \$0 or be negative (P - Q - R - S)	\$	\$	\$
---	----	----	----

Please note that the Grad PLUS loan must be borrowed for the academic period, it cannot be borrowed one semester at a time. Also, note that most aid will be split evenly per academic year. **If you choose to borrow, you will need to apply for enough funding so that when the loan is split evenly per academic period it will cover the semester with the highest costs.** If you will be enrolled for summer, your first academic period will be summer and fall. Spring will be a separate period. You can reduce your loans in the Financial Aid Award Notification in the Agora Portal. Please reduce your loans evenly per academic period.