

OPTIONAL - CALCULATE YOUR PARENT PLUS LOAN NEED

Direct Costs: Registered students can view their bill at banner.sunyjc.edu or full-time students can estimate tuition and fees at \$2,215 semester (\$4,165 non-NYS residents). Part-time students can refer to sunyjc.edu/node/2848.

Estimate books at \$500 per full-time semester, \$125/ class.

Tuition & Fees	Fall 2011		_____
Textbooks & Supplies	Fall 2011	+	+ _____
JCC Hillside Suites	Fall 2011	+	+ _____
Tuition & Fees	Spring 2012	+	+ _____
Textbooks & Supplies	Spring 2012	+	+ _____
JCC Hillside Suites	Spring 2012	+	+ _____
Total Direct Expenses			= _____

Financial Aid Resources: Refer to the student's JCC Award Notification and information from third party agencies assisting the student. Federal regulations require that you disclose all resources.

Pell			_____
TAP/APTS or PHEAA	+		+ _____
SEOG	+		+ _____
JCC Scholarships	+		+ _____
Other Scholarships - specify: _____	+		+ _____
Native American Aid	+		+ _____
VESID/PAOVR	+		+ _____
Employer Assistance	+		+ _____
Other – specify: _____	+		+ _____
Total Resources			= _____

Total Direct Expenses - Total Resources = Total Direct Need \$

Indirect Expenses – Complete this section only if you are requesting loan funds to assist with the student's living expenses. Students who live at home may not incur some of the expenses shown. If the student is not responsible to pay for a particular item, such as rent, utilities or your own groceries, then place a zero on that line.

<u>Student's Monthly Expenses</u>		
Off-campus Rent/Mortgage		\$ _____
Groceries	+	\$ _____
Utilities (heat, water, etc)	+	\$ _____
Telephone/Cell	+	\$ _____
Car payment	+	\$ _____
Gas, car maintenance	+	\$ _____
Personal Grooming	+	\$ _____
Childcare	+	\$ _____
Other (please specify _____)	+	\$ _____
Other (please specify _____)	+	\$ _____
Total Monthly Expense	=	\$ _____

<u>Monthly Income</u>		
Student's Wages		\$ _____
Public Assistance	+	\$ _____
Other Monthly Income	+	\$ _____
Total Monthly Income	=	\$ _____
Subtract Total Monthly Expenses	-	\$ _____
Equals Monthly Shortage	=	\$ _____
Multiply by # Months Enrolled:		
1 semester = 4 months, 2 semesters = 9	X	
Equals Total Shortage	=	\$ _____
Total Direct Need from above	+/-	\$ _____
Total Loan Need**	=	\$ _____

****Note:** Can you reduce your overall level of debt by reducing this loan need by other resources such as a Federal Income Tax refund, educational tax credits, savings, gifts from family members, VA benefits?