



## Use this budget sheet to:

- Estimate 2021-22 expenses
- Calculate the amount of aid that you will need to accept

### DIRECT EXPENSES (Items that will appear on your University of Oregon bill)

|   |                      |
|---|----------------------|
| <u>Estimated tuition and fees</u>                     | \$ _____             |
| <u>Estimated room and board</u> (if living on campus) | \$ _____             |
| Matriculation fee (rounded up)*                       | \$ <u>470</u>        |
| <b>TOTAL ESTIMATED DIRECT EXPENSES</b>                | <b>\$ _____ (A)*</b> |

While these items do not appear on the UO billing account, it is recommended that you budget for the following indirect expenses: books and supplies, personal expenses, and transportation. Financial aid may be used to help meet the cost of these expenses.

### AVAILABLE FINANCIAL AID (Only include aid that you plan to accept)

#### GIFT AID

|                                       |                 |
|---------------------------------------|-----------------|
| Scholarships (UO and outside sources) | \$ _____        |
| Grants                                | \$ _____        |
| <b>TOTAL GIFT AID</b>                 | <b>\$ _____</b> |

#### FEDERAL STUDENT LOANS

|   |                     |
|---|---------------------|
| <u>Subsidized</u> (1.057% origination fee, 3.73% interest during repayment) | \$ _____            |
| <u>Unsubsidized</u> (1.057% origination fee, 3.73% interest)                | \$ _____            |
| <b>TOTAL LOANS</b>  | <b>\$ _____</b>     |
| <b>TOTAL AVAILABLE FINANCIAL AID</b>  | <b>\$ _____ (B)</b> |
| <b>Estimated BALANCE REMAINING FOR THE 2021-22 YEAR (A minus B)</b>         | <b>\$ _____ (C)</b> |
| <b>*ESTIMATED PER TERM BALANCE (C divided by 3 terms)</b>                   | <b>\$ _____ (D)</b> |

\* All new students are assessed an additional, one-time, \$469.57 matriculation fee on their first term bill.

If direct expenses (A) exceed financial aid (B), this is the estimated balance for the year. This balance can be paid out of pocket or additional aid may be applied for via a [private loan](#) (requires cosigner) or Parent PLUS Loan.

If available financial aid (B) exceeds direct expenses (A), a refund will be issued. Be sure to sign up for [direct deposit](#) in DuckWeb.

Keep in mind that the balance for the year (and per term) may fluctuate based on the number of credits you are enrolled for each term and your housing and meal plan selections.