**College Financing Plan**

**University of the United States (UUS)**

**Undergraduate College Financing Plan**

**Student Name/Identifier**

**Total Cost of Attendance 2021-2022**

<table>
<thead>
<tr>
<th></th>
<th>On Campus Residence</th>
<th>Off Campus Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Housing and meals</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Transportation</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Other education costs</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td><strong>Estimated Cost of Attendance</strong></td>
<td>$X,XXX/yr</td>
<td>$X,XXX/yr</td>
</tr>
</tbody>
</table>

**Expected Family Contribution**

- Based on FAFSA: $X,XXX/yr
- Based on Institutional Methodology: $X,XXX/yr

**Scholarship and Grant Options**

- **Scholarships**
  - Multi-Based Scholarships
    - Scholarships from your school: $X,XXX/yr
    - Scholarships from your state: $X,XXX/yr
    - Other scholarships: $X,XXX/yr
  - Employer Paid Tuition Benefits: $X,XXX/yr
  - Total Scholarships: $X,XXX/yr

- **Grants**
  - Need-Based Grant Aid
    - Federal Pell Grants: $X,XXX/yr
  - Institutional Grants: $X,XXX/yr
  - State Grants: $X,XXX/yr
  - Other forms of grant aid: $X,XXX/yr
  - Total Grants: $X,XXX/yr

**NET PRICE**

**Net Price**

| Net Price (total of attendance minus total grants and scholarships) | $X,XXX/yr |

**Loan and Work Options to Pay the Net Price to You**

**Loan Options**

- Federal Direct Subsidized Loan (x% interest rate): $X,XXX/yr
- Federal Direct Unsubsidized Loan (x% interest rate): $X,XXX/yr
- Private Loan (with or without an interest rate): $X,XXX/yr
- Institutional Loan (x% interest rate): $X,XXX/yr
- Parental Loans (x% interest rate): $X,XXX/yr

**Total Loan Options**: $X,XXX/yr

**Other Options**

- Income Share Agreement (x% of income for XXX months): $X,XXX/yr

**Work Options**

- Work-study: $X,XXX/yr
- Other Campus Job: $X,XXX/yr
- Total Work: $X,XXX/yr

**Education Tax Benefits**

- American Opportunity Tax Credit (AOTC): Parents or students may qualify to receive up to $2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.
- 529 Savings Plan: 529 Savings Plan is a college savings plan that offers tax and financial aid benefits.
- Prepaid Tuition Plans: Prepaid Tuition Plans let you pre-pay all or part of the costs of an in-state public college education. They may also be converted for use at private and out-of-state colleges. The Private College 529 Plan is a separate prepaid plan for private colleges, sponsored by more than 250 private colleges.
- Lifetime Learning Credit (LLC): Parents or students may qualify to receive up to $2,000 by claiming the LLC on their tax return. This credit may be taken for an unlimited amount of years, is refundable and cannot be combined with the AOTC in a tax year.
- Student Loan Interest Deduction: Student loan borrowers may qualify to receive up to $2,500 by claiming the deduction on their tax return if they repay interest on a student loan in a taxable year. This is an above-the-line deduction, meaning it can be taken even if the taxpayer takes the standard deduction. Parents who take out Parent PLUS loans are also eligible to take this deduction.

NOTE: Institutions may contact Collegefinancingplan@ed.gov to indicate their commitment to use the College Financing Plan. Students, parents, and institutions may also direct questions about the College Financing Plan to that e-mail address. Visit the College Financing Plan’s page on the Office of Postsecondary Education’s Web page for resources and background about the development and adoption of the College Financing Plan: [http://www2.ed.gov/policy/highered/guid/aid-offer/index.html](http://www2.ed.gov/policy/highered/guid/aid-offer/index.html).