

## Sonoma State University Financial Aid Office – Seawolf Decision Day 2018

### Understanding your Cost of Attendance (COA)

There are five main categories of expenses to think about when figuring out the cost of your college education. The cost of attendance for the nine-month academic year includes both mandatory charges (tuition and fees and room and board) and variable expenses (books and supplies, transportation and personal expenses). Below is a chart to help you understand what each category means.

**Tuition and Fees (mandatory):** Tuition and fees is the cost of registering for classes at SSU. This amount can change based on your academic program, number of units you are enrolled and whether you are an in-state or out-state student.

**Room and Board (mandatory for on-campus):** For students living on-campus charges vary depending on what housing plan you choose and they usually include a meal plan. If you decide to live at home or off-campus you will have your own rent and meal costs to consider.

**Books and supplies (variable):** You'll need books and other course materials. You may be able to lower these cost by buying used text books or renting them.

**Personal Expenses (variable):** These include laundry, cell phone bills, eating out or anything else you normally spend money on. Figure out what you spend and add that amount to your budget.

**Transportation (variable):** Whether you commute to campus or take the occasional trip home you'll have transportation costs. These will vary depending on how you travel and how often. Don't forget to factor in the cost of gas and/or insurance if you own a car.

#### 2018-2019 Cost of Attendance

Cost Item	At Home	On Campus	Off Campus
Mandatory Registration Charges	\$7,724*	\$7,724*	\$7,724*
Books & Supplies	1,916	1,916	1,916
Food & Housing	5,418	13,960	15,150
Transportation	1,586	1,472	1,544
Personal & Miscellaneous	1,480	1,480	1,480
Total	\$18,124	\$26,552	\$27,814

\*Mandatory Registration Charges are estimated as of 4/2/18.

## Payment Worksheet Instructions

### Registration/SSU Housing

1. Registrations (tuition & fees) charges can be found: →  
<http://web.sonoma.edu/registration/fees.html>
2. Housing charges can be found : →  
<http://web.sonoma.edu/housing/rates/aynext.html>
3. Add up Registration and Housing charger, this equals total SSU charges. →

### REGISTRATION/SSU HOUSING

Registration\*: \$7,724 year / \$3,862 semester  
 (Out of state additional \$396/unit)

\*Undergraduate/Full-time fees are not final and expected to increase. For planning, estimate 5% increase.

Estimated SSU Housing Charges:  
 \$ \_\_\_\_\_

**Total SSU Charges:** \_\_\_\_\_

### Financial Aid per Year

1. Financial aid award offer can be found in students MySSU portal, further instructions here:  
[http://web.sonoma.edu/finaid/help\\_book/viewing\\_and\\_accepting\\_your\\_a\\_id\\_offer.html](http://web.sonoma.edu/finaid/help_book/viewing_and_accepting_your_a_id_offer.html)
2. Add up each type of aid you have to determine the total amount of aid available per academic year.

Academic Year Totals		
Aid Year		
Award Description	Category	Offered
Federal Pell Grant	Grant	5,920.00
Federal Direct Subsidized Loan	Loan	3,500.00
Federal Direct Unsubsidized Ln	Loan	2,000.00
Federal Direct PLUS Parent Ln	Loan	9,390.00
State University Grant	Grant	5,742.00
<b>Aid Year Totals</b>		<b>26,552.00</b>

### FINANCIAL AID PER YEAR

Grants:	\$ _____
Fee Waivers	\$ _____
Scholarships:	\$ _____
Student Loans:	\$ _____
PLUS (Parent) Loan:	\$ _____
<b>Total Aid:</b>	<b>\$ _____</b>

3. Now that you have your costs and aid totals, you must subtract your total aid from your total SSU Charges. If you have more aid than charges, you can use this excess aid for your variable expenses such as books/supplies, transportation &/or personal and miscellaneous. Refer to sample bill and understanding your cost of attendance.
4. Waivers and Scholarship may not be reflected in your award offer. If you know you are receiving these funds, you will add them to your total aid.



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## SSU Payment Worksheet for Fall 2018 and Spring 2019

We based the amount of your award offer on our estimated Cost of Attendance which includes mandatory registration charges and *estimated* housing, books and supplies, transportation and miscellaneous expenses for the 2018-19 academic year.

Students living on-campus will be charged for registration and housing on their SSU student account. Students living off-campus or with parents will only be charged for registration on their SSU student account.

Other expenses to consider before attending college are: parking permits and other transportation expenses, books and supplies, and personal/miscellaneous.

Use the worksheet below to help you determine if you will have enough financial aid to cover your expenses. Refer to the Financial Aid website at [www.sonoma.edu/finaid](http://www.sonoma.edu/finaid) for more detailed information.

### REGISTRATION/SSU HOUSING

Registration\*: \$7,724 year / \$3,862 semester  
 (Out of state additional \$396/unit)  
 \*Undergraduate/Full-time fees are not final and expected to increase. For planning, estimate 5% increase.

Estimated SSU Housing Charges:  
 \$ \_\_\_\_\_

**Total SSU Charges:** \_\_\_\_\_

### FINANCIAL AID PER YEAR

Grants: \$ \_\_\_\_\_  
 Fee Waivers \$ \_\_\_\_\_  
 Scholarships: \$ \_\_\_\_\_  
 Student Loans: \$ \_\_\_\_\_  
 PLUS (Parent) Loan: \$ \_\_\_\_\_

**Total Aid:** \$ \_\_\_\_\_

### FINANCIAL AID DEFERMENT FOR REGISTRATION AND/OR HOUSING

If you have an award in MySSU by the payment deadline that is enough to cover the mandatory registration charges, you do not have to pay those charges out-of-pocket. Charges will be deferred until financial aid disburses at the start of the semester. If the award covers some, but not all of the registration charges, then the amount not covered by the award has to be paid by the payment deadline. If the financial aid award is large enough, the financial aid deferment also applies to the August housing payment. If you are going to use the PLUS Loan to cover part or all of the on-campus housing charges, the PLUS Loan Application must be submitted to our office before August 1.

*PLEASE NOTE: Your financial aid award may change due to adjustments made on your FAFSA application. Watch for emails from the Financial Aid Office informing you of your award offer or modified award offers.*

<b>Fall Semester Charges/Payments</b>	<b>Example Amount</b>
Fall full-time tuition and fees	\$3862
Plus Fall on-campus room and board*	+ 6980
Equals a Subtotal of Fall SSU direct billed charges	= 10842
Subtract Fall Grants	- 2871
Subtract Fall Loans**	- 2721
Subtract Fall Admission/Housing Deposits	- 500
Estimated Total Fall Semester Remaining Charges	= \$4750

\* Refer to Housing Rate Schedule for options. Your specific charges will depend on assigned dorm.

\*\* Federal loans carry an origination fee of approximately 1% that is taken out of the gross amount of the loan upon disbursement. When calculating your loan amount please account for these loan fees.

This Fall semester remaining charges example is intended to help you estimate a one-semester payment and is not intended to represent your specific financial aid and SSU bill. Fees and charges may differ, and you will need to refer to your actual financial aid award offer and SSU charges for exact calculations. You can estimate your Spring remaining charges by using this same calculation. However, deposits you were required to make in the Fall are not required in the Spring. Please adjust accordingly.

If you have remaining charges and they are less than your Fall on-campus room and board, you will follow the housing payment schedule that shows the payments due on August 1, September 1, October 1, and November 1. You do not have to pay the full semester's housing charges up front.