## Cost and Resource Comparison Worksheet

### Step A: Estimate Your Direct Educational Costs
Direct costs are costs you will be billed for by Columbia. (Please note that these costs are billed by semester.)

- **Tuition:** $
- **Fees:** $+
- **On-campus Housing/Meal Plan (if applicable):** $+

**Total Estimated Direct Costs:** $

### Step B: Estimate Your Indirect Educational Costs
Indirect Educational Costs are not directly billed by Columbia but are considered additional expenses you will incur as a student.

- **Books and Supplies/Computer Requirements:** $
- **Room and Board (Living off-campus only):** $+
- **Personal Expenses:** $+
- **Transportation:** $+

**Total Estimated Indirect Educational Costs:** $

### Step C: Review Your Anticipated* Financial Aid Resources
(Only include the award types you plan to secure.)

Please refer to your enclosed Award Letter to determine your anticipated awards. Use the “Total” column on your Award Letter to calculate Annual (fall/spring) anticipated awards:

- **Grant total (Pell, ISAC MAP):** $+
- **Scholarship Total (Columbia and/or non-Columbia awards):** $+
- **Federal Stafford Loan Total:** $+
- **PLUS Loan Total:** $+

**Total Anticipated Financial Aid Resources:** $

* Aid resources require additional steps to secure. See pages 4–5.

### Step D: Determine Your Estimated Amount Due to Columbia

- **Total Estimated Direct Costs:** $
- **Total Anticipated Financial Aid Resources:** $–

**Total Estimated amount due to Columbia/or Refunded:** $

**Please note that if your balance on line D is a credit you may be issued a refund which can be used to cover indirect costs. (Please refer to page 6 to learn more about the refund process.)

### Step E: Determine if You Need to Borrow More to Cover Your Total Costs or if You Need a Payment Plan

- **Total Estimated Indirect Educational Costs:** $
- **Total Estimated amount due to Columbia/or Refunded:** $+

**Equals how much you will need to finance your Total Costs:**

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### Notes

**If you cannot finance these costs with personal resources, you may need to increase the amount of loans you plan to borrow in Step C. Please note that the loan amounts requested cannot exceed the your cost of attendance budget. See Award Letter. If you would like to use personal resources to finance your additional costs you may utilize Columbia’s In-School Payment Agreement. For more information please see page 6 of this workbook.**