



The State University
of New York



Smart Track™
Empowered Financial Aid Planning

Award Letter

ESTIMATED COST OF ATTENDANCE IN THE

(Subject to legislative changes)

Costs*

Tuition and fees
Housing and meals
Estimated books and supplies
Estimated transportation
Estimated other educational costs

**Costs will vary based on enrollment status*

Estimated Cost of Attendance _____ \$

ACADEMIC YEAR

Direct Costs

Indirect Costs

COLLEGE OVERVIEW

GRADUATION RATE

Percentage of full-time students who graduate within 6 years

LOW

MEDIUM

HIGH

GRANTS AND SCHOLARSHIPS OFFERED – ESTIMATED GIFT AID

(Aid is subject to change based upon verification, enrollment confirmation, and legislative changes)

Total Grants and Scholarships (No repayment required) _____ \$

LOAN DEFAULT RATE

Percentage of borrowers entering repayment and defaulting on their loan

ESTIMATED REMAINING COST AFTER GRANTS AND SCHOLARSHIPS

(Cost of attendance minus total grants and scholarships)

Net Cost _____ \$

MEDIAN BORROWING

OPTIONS TO PAY NET COST - LOANS OFFERED

Total Loans (Repayment Required) _____ \$

REPAYING YOUR LOANS

To learn more about loan repayment choices and work out your Federal Loan monthly payment, go to:

<http://studentaid.ed.gov/repay-loans/understand/plans>

OPTIONS TO PAY NET COST - FEDERAL WORK-STUDY (FWS)

FEDERAL WORK-STUDY _____ \$

OPTIONS TO PAY NET COST - STUDENT AND FAMILY OPTIONS

FAFSA Calculated Expected Family Contribution (EFC) _____ \$

Options to Replace Expected Family Contribution or Net Cost

- Private payment plan offered by the college
- Military and/or National Service Benefits
- Private education loans.
- Federal Direct PLUS/Parent loan

FOR MORE INFORMATION